

DEPARTMENT OF THE ARMY  
HEADQUARTERS U.S. ARMY ARMOR CENTER AND FORT KNOX  
Fort Knox, Kentucky 40121-5000

Change  
No. 2

7 October 1985

INSTALLATIONS  
Commercial Solicitation on Army Installations

USAARMC Suppl 1 to AR 210-7, 25 Jul 8~~5~~<sup>4</sup>, is changed as follows:

Page 2, paragraph 3, Policy. Add subparagraph d after subparagraph c.

d. Insurance literature and business reply cards of companies and their agents authorized to conduct business on the installation may be on display in the following locations after coordination with building occupants.

(1) One Stop Processing Center (Bldg. No. 1384, Vine Grove Road) - General purpose insurance.

(2) Housing Office (Bldg. No. 1383, Vine Grove Road) - Household goods and renter liability insurance.

(3) Transportation Office (Bldg. No. 65, Warehouse Street) - Shipment/storage of household goods insurance.

(4) Vehicle Registration Office (Bldg. No. 1384, Vine Grove Road) - Vehicle insurance.

Page 5, paragraph 6c. In line 6, delete the words "unit commander" and add the words "major subordinate commander."

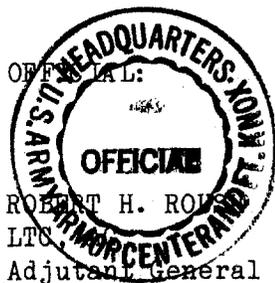
Page 6, paragraph 10, Responsibility of Agents. Add the following to paragraph e.

Insurance companies/agents, approved to conduct business on the Fort Knox installation, desiring to display insurance pamphlets, literature, and cards will furnish one display container per company and will ensure that display area is stocked and policed. Failure to do so will result in termination of the privilege of a company/agent to use the area. Agents may visit the area to maintain display, but direct personal solicitation will not be allowed. In the event a display area becomes overcrowded because the number or size of display racks interferes with the normal operations at a particular location, upon notification of a problem by the host, agents must be prepared to reduce the size of their particular display. The Administrative Services Branch, Adjutant General Division, shall be the decision-making authority on this point, and a decision issued by that Branch to limit displays shall be final and non-reviewable.

15/8/5

The proponent of this directive is the Office of the Adjutant General (Admin Operations). Users are invited to send comments and suggested improvements on DA Form 2028 (Recommended Changes to Publications) thru channels to Cdr, USAARMC, ATTN: ATZK-AG-AOF.

FOR THE COMMANDER:



RALPH R. WOLFE  
Colonel, GS  
Chief of Staff

DISTRIBUTION:

A plus

250 - AG Commercial Concerns

150 - AG Library

1 - HQ TRADOC, ATTN: ATPL-A

DEPARTMENT OF THE ARMY -  
HEADQUARTERS US ARMY ARMOR CENTER AND FORT KNOX  
Fort Knox, Kentucky 40121-5000

Change  
No. 1

12 February 1985

Installations  
COMMERCIAL SOLICITATION ON ARMY INSTALLATIONS

USAARMC Suppl 1 to AR 210-7, 25 Jul 84, is changed as follows:

Page 2, paragraph 4c, Responsibilities. Subparagraph (1) is superseded as follows:

(1) ONE suitable location is designated in each brigade area where agents may interview prospective purchasers. Interviews will be held in the designated building only by prearranged appointment (i.e., made before an agent enters the installation) which is requested by the prospective purchaser and specifies the date and time. Buildings designated for business appointments will be open during the following hours: 1800-2230 on weekdays, 1800-2330 on weekdays preceding legal holidays, 1330-2330 on Saturdays, and 1000-2230 on Sundays and legal holidays.

Page 3, paragraph 4c. Add subparagraphs (10) and (11) after subparagraph (9).

(10) Agent entering their area is in possession of information containing date, time, and name of the individual with whom he has an appointment.

(11) Business reply cards are not displayed in barracks, dayrooms, dining facilities, motor pools, or orderly rooms.

Page 5, paragraph 6, Issuance of permits. Subparagraph c is superseded as follows:

c. The permit may be withdrawn for a 30-day period while an investigation is conducted to substantiate the allegations of any violation of this regulation or unethical conduct or practice. The agent will be informed, in writing, of the withdrawal of his solicitation privileges and allegations being investigated. Upon completion of the investigation, substantiated allegations will be referred for an informal show cause hearing. The agent and the represented company will be notified of the date, place, and time, and afforded an opportunity to attend. Serious violations of this directive or unethical conduct or practice, may result in debarment from this installation.

C 1, USAARMC Suppl 1 to AR 201-7 (12 Feb 85)

Page 6, paragraph 10, Responsibilities of agents. Subparagraph b is superseded as follows:

b. Solicit only by prearranged appointment (i.e., have an appointment before entering the installation). Restrict appointments to family quarters, unaccompanied officer/enlisted quarters, or troop area buildings designated by the brigade commanders (see paragraph 4c(1) for times troop area buildings are open). There are no limitations on visiting hours in family or unaccompanied officer/enlisted quarters when an appointment is arranged between the occupant and an agent. The agent may make arrangements for the delivery of the purchase at the time of sale.

Page 6, paragraph 10. Add subparagraph e after subparagraph d.

e. Business reply cards must include space for the requester to indicate date, place, and time to meet with the agent.

Pages 6 and 7, paragraph 11a, Prohibitions and conduct of agents. In line 3, delete the words "mess halls" and add the words "dining facilities."

Page 7, paragraph 11b(1). In line 2, after the word "names," change the comma to a period and delete the remainder of the sentence.

Page 7, paragraph 11b. Subparagraphs (3), (6), and (7) are superseded as follows:

(3) Entering barracks, dayrooms, dining facilities, motor pools, and offices at any time for any commercial purpose.

(6) Door-to-door solicitation within the family housing area without a prior appointment, including solicitation by personnel whose ultimate purpose is to obtain sales (e.g., soliciting future appointment). Military personnel and/or their family members will be solicited by specific appointment only. Solicitors may contact prospective clients initially by methods such as advertising, direct mail, and telephone.

(7) Distributing handbills or other advertising material through other than postal or normal telegraphic channels. This does not include newspapers specifically authorized to be sold on the installation. Business reply cards and/or literature will not be placed in any troop area, to include barracks, dayrooms, dining facilities, motor pools, and orderly rooms.

Page 8, paragraph 11b. Subparagraph (23) is superseded as follows:

(23) Using official Government telephones to solicit appointment and/or the sale of products, goods, or services.

Page 8, paragraph 11. Subparagraph c is superseded as follows:

c. Upon notification from another military installation or higher headquarters that an agent or company has been barred, or that their solicitation privileges have been suspended or withdrawn, the commander may deny an application for a permit. The commander will suspend previously issued permits without following the regulatory procedures when Army-wide suspension is made by HQDA.

Page 10, paragraph 14, Counseling. Subparagraph (5) is superseded as follows:

(5) Ensure that the allotment is made only for the amount of the insurance premium and not for the total amount of a commingled sale such as savings plans, securities, retirement, membership fees, etc., when purchased simultaneously with the insurance (see AR 37-104-3).

The proponent of this directive is the Office of the Adjutant General (Admin Operations). Users are invited to send comments and suggested improvements on DA Form 2028 (Recommended Changes to Publications) thru channels to Cdr, USAARMC, ATTN: ATZK-AG-AOF.

FOR THE COMMANDER:



Adjutant General

RALPH R. WOLFE  
Colonel, GS  
Chief of Staff

DISTRIBUTION:

A plus  
500 - AG Commercial Concerns  
150 - AG Library  
1 - HQ, TRADOC, ATTN: ATPL-A

AR 210-7  
15 Dec 78

\*USAARMC Suppl 1 to AR 210-7

DEPARTMENT OF THE ARMY  
HEADQUARTERS US ARMY ARMOR CENTER AND FORT KNOX  
Fort Knox, Kentucky 40121

USAARMC Suppl 1  
to AR 210-7

25 July 1984

Installations  
COMMERCIAL SOLICITATION ON ARMY INSTALLATIONS

The word "he" when used in this directive represents both masculine and feminine genders, unless only the feminine gender applies. Further supplementation of this regulation is prohibited. Distribution of the Army regulation was limited to Army distribution C and copies are not required for compliance with this supplement.

1. PURPOSE. This regulation establishes minimum controls on the activities of commercial agents to:

a. Insure the uninterrupted progress of training and administration at the US Army Armor Center.

b. Protect personnel of this installation from unethical sales practices, questionable products, and unnecessary annoyances.

c. Insure that service members are fully aware of the Standards of Fairness and Full Disclosure on Terms of Contract, as required by AR 210-7.

2. APPLICABILITY. a. This supplement applies to:

(1) All military and civilian personnel of all major subordinate commands, directorates, and staff offices/departments, this headquarters, and tenant commands.

(2) All agents of commercial enterprises and insurance companies seeking to conduct commercial solicitation on this installation including controlled housing areas.

(3) All personnel residing on this installation who desire to operate a "home enterprise."

b. The word "agent" used in this supplement refers to representatives, solicitors, collectors, vendors, and adjustors employed by any commercial enterprise, including finance or loan companies, auto, fire, and life insurance companies, veterans' associations, quarters cleaning, and home businesses.

3. POLICY. a. It is not the intention of this headquarters to interfere with the operation of legitimate business concerns capable of providing products or services needed or desired by individuals and units which are not available through US Army Armor Center facilities. Therefore, it is the policy of this headquarters to permit reputable commercial agents representing legitimate business concerns to solicit personnel on this installation "by appointment only." Responsibilities of these agents are outlined in paragraph 10 and appendixes B and C.

\*This supplement supersedes USAARMC Suppl 1 to AR 210-7, 10 Jun 82, and all changes.

b. No permit will be required for agents of wholesale distributors or other commercial concerns, who desire to contact staff offices or activities of the US Army Armor Center, such as the installation club system, Clothing Sales Store, or Exchange for the sale of items needed for their operations; however, such agents will be required to comply with all other pertinent provisions of this supplement.

c. The authority for the seller of an appliance to install the item at the buyer's Government quarters is considered a part of the seller's contract and the seller need not be licensed under the provisions of AR 210-7. However, prior to the installation of any electrical appliances or TV antennas in quarters, it is the responsibility of the quarters occupant to obtain prior written approval from the Directorate of Engineering and Housing in accordance with USAARMC Supplement 1 to AR 210-50.

*d. see C2*

4. RESPONSIBILITIES. a. The Adjutant General, this headquarters, is responsible for the implementation of this supplement, to include the issuance of permits, conduct of correspondence related thereto, coordination with the Exchange Officer relative to products that are available at the Exchange or other post facilities, and maintenance of records on all agents granted permits.

b. Chiefs of staff offices and officers in charge of activities (custodians of nonappropriated funds, open mess managers, and purchasing officers of similar activities) contacted directly by wholesale distributors are responsible for:

(1) Informing agents representing wholesale distributors and other commercial concerns of the provisions of this supplement.

(2) Insuring that products or services are not available from on post facilities prior to purchase from commercial agents.

c. Major subordinate commanders are responsible for insuring that:

*see C1*  
(1) A suitable location is designated in their areas where agents may interview prospective purchasers. Interviews will be conducted in the designated building(s) only, by appointment requested by the prospective purchaser, 1800-2230 weekdays, 1800-2330 on weekdays preceding legal holidays, 1330-2330 on Saturdays, and 1000-2230 on Sundays and legal holidays. Buildings designated for business appointments will be open during the hours shown above.

(2) The following notice is displayed on all unit bulletin boards:

COMMERCIAL SOLICITATION

All commercial solicitation will be conducted by appointment only, requested by the prospective purchaser. Appointments are restricted to the times and places designated below:

Times:

Weekdays	1800-2230
Weekdays preceding legal holidays	1800-2330
Saturdays	1330-2330
Sundays and legal holidays	1000-2230

Places:

Building \_\_\_\_\_ Location \_\_\_\_\_

(3) No restrictions other than those prescribed by this headquarters are imposed on registered agents without approval from this headquarters. Commanders may, for cause, temporarily deny agents access to members of their commands. A report of the circumstances of such denial will be made to this headquarters, ATTN: ATZK-AG-AOF. Discriminatory practices will be avoided. Major subordinate commanders will not require agents registered with this headquarters to obtain additional permits or authorization from their own headquarters or subordinate elements.

(4) Agents entering their areas are in possession of valid permits issued by this headquarters.

(5) Home addresses of DA personnel as prospective clients are not furnished to agents, except when required by AR 340-17 and AR 340-21. The written consent of the individual must be obtained first. Agents are authorized to contact only those persons who have requested, in advance, their products or services.

(6) Formations are not held to facilitate the sale of any product or service.

(7) No person or organization within their command accepts any favor, gratuity, or entertainment (directly or indirectly) from any person, firm, corporation, or other entity which has been engaged, is engaged, or is endeavoring to engage in a commercial enterprise or business transaction of any sort on this installation. The tender of any gift, favor, gratuity, entertainment, contribution, or substantial loan, believed to constitute attempted bribery, will be reported immediately to this headquarters, ATTN: ATZK-AG-AOF.

(8) There is no solicitation during enlistment or induction processing or during basic combat training, or within the first half of the one station unit training cycle.

(9) Provide appropriate information and education programs to provide members of the Army with information pertaining to the conduct of their personal commercial affairs (e.g., the protection and remedies offered consumers under the Truth-in-Lending Act, insurance, Government benefits, savings, estate planning, and budgeting). The services of representatives of credit unions, banks, and those nonprofit military associations (providing such associations are not underwritten by a commercial insurance company) approved by HQDA may be used for this purpose. Under no circumstances will the services of commercial agents, including loan, finance, insurance, or investment companies, be used for this purpose. Presentations by those approved organizations will be conducted only at the express request of the installation commander.

(10) + (11) *see C 1*  
5. APPLICATION FOR PERMITS. a. Commercial concerns desiring to transact business on this installation on an "appointment only" basis with individuals who have indicated by mail, telephone, or in person a desire for their products or services, will submit a letter conforming to the following:

(1) Addressed to the Commander, US Army Armor Center and Fort Knox, ATTN: ATZK-AG-AOF, Fort Knox, Kentucky 40121, and signed by an official of the company.

(2) List the exact products or services to be furnished or, where no product or service is to be furnished, the activity to be performed and an explanation as to how business activities will be accomplished. Any catalogs, pamphlets, contracts, sample prospectus, or other descriptive material of the products or services will be furnished this headquarters.

(3) List the full name, complete address, and telephone number of each agent to whom the company desires this headquarters to issue a permit.

(4) A statement that the company or agent meets any applicable regulatory requirements imposed by civil authorities (Federal, State, county, or municipality).

(5) A statement will be made that the privilege of conducting business on a military installation is not currently suspended or withdrawn from the company or the agent(s) by any military department or any armed forces installation.

(6) A statement will be made that the company assumes full responsibility for the actions of its agents. In addition, the letter will stipulate that the company understands that authorized agents will transact business at Fort Knox by specific appointment only.

(7) A statement will be made that the company will inform this headquarters when an agent who is authorized to transact business at Fort Knox leaves the company's employ for any reason.

(8) A statement will be made that the company and the agent will subscribe to the Standards of Fairness and will make a full disclosure of the terms of the contract before the credit agreement or contract is executed.

b. In addition to satisfying the above requirements, commercial concerns desiring to solicit the sale of mutual fund shares and other securities will furnish satisfactory evidence as to the reliability of the firm and an assurance of compliance with subparagraph c, below, will be stated in the letter of application for a permit.

c. Any agent granted permission to offer for purchase, mutual fund shares, or other listed or unlisted securities will furnish each prospective purchaser with a full disclosure of information available concerning the security offered. Such disclosures will be in the form of a written prospectus containing full information pertinent to the proposed transaction including, when applicable, the surrender charge imposed prior to the originally anticipated completion date.

6. ISSUANCE OF PERMITS. a. Issuance of a permit by this headquarters to an agent for the purpose of solicitation by appointment only, does not indicate that the US Government, Department of the Army, or this headquarters indorses or recommends the company, its agents, products, or services. The permit remains the property of the US Government and will be surrendered upon demand.

b. Upon presentation of proof of licensing (if required by regulatory authority), initial permits will be issued to agents for a period of 30 days. These permits will indicate that they are temporary. Any violation of this directive or unethical conduct during this 30-day period will be cause to withdraw the soliciting

privilege. Permits will be renewed upon expiration of the temporary 30-day period for the balance of the calendar year and will contain a photograph of the agent.

c. The permit, of an agent who has completed the temporary 30-day period and has been issued a permit for the balance of the calendar year, may be withdrawn for any violation of this regulation or unethical conduct or practice. An agent so accused will be given an opportunity to rebut the allegations made against him. Notification of the allegations and the proposed hearing will be furnished to the agent and the agent's company by mail. Serious violations of this directive or unethical conduct or practice can also result in debarment from this installation. *see  
e1*

d. When it has been determined that an agent is to be barred from this installation or that his privilege to solicit will be withdrawn, the facts of the case will be reported to the agent and the agent's company. The company, in such cases, will be informed that any subsequent violations by its agents will result in cancellation of the permits for all its agents. Unit commanders are advised that only the Commander, US Army Armor Center, can bar an individual from this installation or suspend or withdraw the privilege of an agent or company to solicit on the installation.

e. ATZK-AG Form 516 (Permit for Solicitation by Appointment) is the only permit authorized for use on the Fort Knox military reservation. No other permit or identification will be required by any activity at this installation.

f. Permits are printed on a different color paper stock for each calendar year.

g. Permits are not valid unless authenticated by the Office of the Adjutant General, US Army Armor Center.

h. Permits will not be altered in any manner. Any erasure, addition, or other change renders the permit invalid.

i. Agents must apply in person to renew permits. Expired permits may be renewed within a grace period of 30 days following date of expiration. Failure to renew a permit within the grace period will require submission of a new letter of application should the agent desire to resume business on this installation.

7. DELINQUENT ACCOUNTS. Agents who are issued a permit by this headquarters to represent finance or loan companies are authorized to collect or adjust delinquent accounts or to repossess encumbered merchandise. Any action to repossess or resell security held for a debt obligation must meet the conditions specified in the Standards of Fairness, AR 210-7. These agents are subject to the provisions of this supplement just as other agents and consequently must make all personal visits, whether to the debtor, his commander, or supervisor, only by a previously arranged appointment. Such appointments must be in accordance with the places and times indicated in paragraph 10b.

8. SOLICITATION AND DISTRIBUTION OF ADVERTISEMENTS BY PRIVATE ASSOCIATIONS. Permission for door-to-door soliciting or distributing of advertisements may be obtained by private associations of this installation such as the womens' clubs, PTA units, and youth activities, upon written request to this headquarters, ATTN: ATZK-PA-PS. Officials of the private associations will assign blocks within the family housing areas and designate persons to solicit in their assigned areas to prevent any duplication of calls and unnecessary annoyance to quarters occupants. Solicitation will not be permitted in troop areas.

9. MILITARY AND CIVILIAN EMPLOYEE AGENTS. a. Department of Defense personnel are expressly prohibited from representing any insurance company or dealing either directly or indirectly with any insurance company, recognized representative/agent of an insurance company, or in any official or business capacity for the solicitation of insurance to personnel on this installation with or without compensation.

b. Off duty employment by military personnel, to include the representation of commercial firms, is permitted under certain conditions and is governed by AR 600-50.

c. Off duty employment by civilian personnel, to include the representation of commercial firms, is permitted under certain conditions and is governed by AR 600-50 and USAARMC Pam 690-4.

d. Family members are authorized to represent a commercial firm, provided such employment is considered desirable by this headquarters and is not considered as detrimental to the performance of duty by any member of the household employed by the Government. Such agents are subject to compliance with the provisions of this supplement and are prohibited from using any form of coercion, intimidation, or pressure based on the rank, grade, or position of the sponsor for the purpose of solicitation and sale of services or products. Commercial firms and their agents desiring to employ family members who are underage as fixed by Federal, State, or other Government labor laws are required to comply with the pertinent provisions of such laws even though such operations may be confined to this installation.

e. Further provisions concerning home enterprises are contained in appendix B.

f. Personnel engaging in quarters cleaning on this installation will be governed by the provisions contained in appendix C. Quarters occupants will contact only those people who have cleaning permits issued by this headquarters. Lists of quarters cleaners are available from the Army Community Service (ACS) Branch. Appendix C will be given to each quarters cleaning applicant.

10. RESPONSIBILITIES OF AGENTS. Commercial agents who have been granted permission to transact business by appointment only on this installation will:

a. Apply for and be in possession of a current Solicitation Permit (ATZK-AG Form 516).

*all C1*  
b. Solicit ~~only~~ by prearranged appointment. Restrict appointments to the client's family quarters, unaccompanied officer/enlisted quarters, or troop area building designated by the major subordinate commander (see paragraph 4c(1) for times troop area buildings are open). There are no limitations on hours for visiting family or unaccompanied officer/enlisted quarters by appointment.

c. Determine whether members solicited are in grades E1, E2, or E3. DA Form 2056 must be completed by agent and given to service member in pay grades E1, E2, or E3 for each insurance policy sold.

d. Identify themselves to the prospective purchaser as an agent for a specific company when setting up an appointment.

*e. see C1 + C2*  
11. PROHIBITIONS AND CONDUCT OF AGENTS. a. Under no circumstances will agents representing publication companies who sell encyclopedias, bibles, and dictionaries be permitted to solicit the sale of their products in barracks, dayrooms, mess-

*dining facilities*  
halls, or motor pools. Request by publication companies to solicit on the installation will be coordinated with the Post Exchange, in accordance with paragraph 3-2, AR 60-10, and paragraph 2-5b, AR 210-7. If permission is granted, agents of such companies may transact business by appointment only in locations designated by major subordinate commanders and in family housing areas. Bibles are available free from chaplains. Deluxe editions may be purchased at the Post Exchange and Bookstore.

b. Commercial agents are prohibited from the following:

(1) Soliciting or receiving names of prospects through persons using official Government sources to secure such names, ~~except as authorized under the Freedom of Information Act.~~

(2) Using the names of military and civilian members of this installation in any business transaction, either with the expectation of a better than normal reception or with the intent to intimidate personnel in lower echelons of command.

(3) Entering barracks, dayrooms, mess halls, and motor pools. When delivering previously ordered items, the agent will contact the purchaser through the unit orderly room. *see c1*

(4) Visiting training areas at any time, except food vendors specifically requested to visit a bivouac area by the unit commander concerned.

(5) Entering any unauthorized or restricted area.

(6) Door-to-door solicitation within the family housing area without a prior appointment, including solicitation by personnel whose ultimate purpose is to obtain sales (e.g., soliciting future appointment). Military personnel and their family members will be solicited individually by specific appointment. Solicitors may contact prospective clients initially by methods such as advertising, direct mail, and telephone. Agents will not use official Government telephones to arrange appointments. This prohibition applies to all housing and troop areas located on this installation. *see c1*

(7) Distributing handbills or other advertising material through other than postal or normal telegraphic channels. This does not include newspapers specifically authorized to be sold on this installation. Major subordinate commanders may accept business reply cards for availability in dayrooms of units other than units undergoing basic training or units during the first half of the one station unit training cycle, only if a permit has been issued by this headquarters to the commercial firm concerned. The business reply card will include information which a military member can complete to indicate where and when the military member can meet the agent. Under no circumstances will agents place such material in dayrooms. *see c1*

(8) Offering financial benefits or other valuable or desirable consideration to military and civilian personnel to facilitate or encourage sales transactions. This does not include advertising material, normally with a value of \$1.00 or less, for prospective purchasers.

(9) The use of official identification cards by retired or reserve members of the Armed Forces to gain access to this installation for the purpose of soliciting.

(10) The offering of false, unfair, improper, or deceptive inducements to purchase or trade.

(11) The use of any manipulative, deceptive, or fraudulent device, scheme, or artifice, including misleading advertising and sales literature, when soliciting.

(12) Any oral or written representations which suggest or give rise to the appearance that the Department of the Army sponsors or indorses the company or its agents, or the goods, services, and commodities it sells.

(13) Soliciting during enlistment or induction processing or during basic combat training and within the first half of the one station unit training cycle.

(14) Soliciting of "mass" groups or "captive" audiences.

(15) Offering rebates to facilitate transactions or to eliminate competition.

(16) Displaying desk or other signs announcing the name of the company/product affiliation or wearing of name tags that include the name of the company or product being offered for sale.

(17) The possession of or any attempt to obtain allotment forms or to assist or coordinate the administrative processing of such forms.

(18) Commercial products displays, lectures, and exhibitions will be coordinated with the Post Exchange in accordance with paragraph 3-2, AR 60-10, and paragraph 2-5b, AR 210-7. Announcements will not be made by or for agents for any voluntary or involuntary formation or assembly, nor published in the Daily Bulletin, for the sale of any service or product to individuals.

(19) Children under 16 years of age will not be permitted to solicit the sale of any product or service in the troop areas except delivery or sale of newspapers.

(20) Use of any portion of installation facilities to include quarters, as a showroom or warehouse for the sale of goods or services. This is not intended to preclude normal home enterprises, providing State and local laws are complied with.

(21) Participating in any military-sponsored education or orientation program.

(22) Using quasi-official titles such as: Financial Counselor, SGLI Conversion Consultant, etc.

*see C1*  
(23) Keeping appointments, selling, or delivering products in offices, unit orderly rooms, dayrooms, barracks, or mess halls during duty hours, to include lunch time.

c. Upon discovering that an agent or company has been barred, or that an agent's or company's permit to solicit has been withdrawn at any military installation, the commander may deny an application for a permit or suspend any previously issued permits.

12. AGENT PROHIBITIONS. Not more than 10 agents will be permitted to represent a particular company at any given time. When there is a change of company representa-

tion (additions or deletions), the agent will return his permit for correction prior to solicitation.

13. APPLICATION TO SOLICIT. a. Request to solicit the sale of life insurance on the installation will be submitted in accordance with appendix A.

b. Request to solicit the sale of products or services as a home enterprise/business will be in compliance with appendix B.

c. Request to solicit business as self-employed quarters cleaners will be in compliance with appendix C.

14. COUNSELING. a. Commanders are responsible for the counseling of personnel under their command. An important aspect of such counseling is to make certain that enlisted personnel in pay grades E-1, E-2, and E-3 fully understand the business transaction into which they are entering. Counseling will be accomplished, preferably, by an officer; however, personnel designated to perform counseling are not expected to be technical experts in the field of life insurance. Counseling should be made available for all personnel.

b. Commanders of all echelons, down to and including separate battalions and organizations or activities of comparable size and responsibility, will appoint, in writing, an officer or senior NCO to serve as the unit personal commercial affairs officer. Such designation will be furnished this headquarters, ATTN: ATZK-AG-AOF. One of the primary functions of such officers is to perform the counseling described in subparagraph c below.

c. The following are minimum requirements for counseling:

(1) Make certain that the member fully understands that he is entering a business transaction normally intended to cover a long period of time and usually involving a considerable amount of money.

(2) Obtain copy of DA Form 2056 (Commercial Insurance Solicitation Record) (furnished to service member in pay grades E-1, E-2, or E-3 and unit insurance officer or counselor by insurance agent) and make certain that the member understands that, while his life will be insured after his policy becomes effective, if he allows the policy to lapse, he will not recover more than the cash value at the time the policy lapsed. Be certain the member understands the cash value available to him at the stated intervals, if any. Particular emphasis should be given to the relation between the cash values and the premiums paid during the early policy years.

(3) Impress on the member that the Army does not favor or recommend any particular agent or company, but that the privilege of solicitation is extended to agents in good standing.

(4) Impress on the member that the allotment system is a convenience; its use is permitted only to provide the individual with a ready means of guaranteeing that the insurance protection provided for his family will continue under adverse circumstances occasioned as a result of military service, and does not mean the Army recommends the insurance policy, agent, or company. Further, advise the member that his purchase of insurance is purely a personal transaction between the member and the insurance company.

*etc* (5) Be sure <sup>g</sup> the allotment system is not used for a comingled sale (e.g., retirement plans, securities, membership fees, etc.) (see AR 37-104-3).

(6) Be sure the member is fully aware of any restrictions or limitations contained in the policy, such as those described in appendix A.

(7) DA Form 2056 will be used in counseling personnel in pay grades E-1, E-2 and E-3 who purchase insurance on or off post and who desire to make premium payments by allotment. The dependency situation indicated in section II of DA Form 2056 should be reviewed, and the benefits which are available to the survivors of military personnel should be explained (DA Pam 608-2).

d. If, after a minimum of seven calendar days following counseling (pay grades E-1, E-2, and E-3) the member still desires the insurance, the counselor will sign DA Form 2056. A copy of DA Form 2056 will be filed in battalion/separate company level files under file number 708-03, AR 340-2, to serve as a record that the individual was counseled by the unit personal commercial affairs officer. DA Form 1341 (JUMPS - Army Allotment Authorization) will be prepared and forwarded by the member's unit to the disbursing officer. If an enlisted member in pay grades E-1, E-2, or E-3 requests an allotment for life insurance purchased and in force for six months or more, or purchased prior to entering on active duty, the seven day waiting period will not apply. For personnel in pay grades E-4 and above, there is no mandatory waiting period, but a pause for careful consideration is encouraged.

15. VIOLATIONS. All violations of this supplement will be reported to this headquarters, ATTN: ATZK-AG-AOF. Personnel may report minor violations by telephone (4-4849/2363). All other violations will be reported promptly through command channels. Statements by individuals concerned will accompany reports of serious violations.

APPENDIX A

APPLICATION FOR PERMIT (Life Insurance)

COMPANY HEADING

Commander  
US Army Armor Center and Fort Knox  
ATTN: ATZK-AG-AOF  
Fort Knox, Kentucky 40121

It is requested that the following named representative(s) be authorized to solicit business for this company on the Fort Knox military reservation. It is understood that a knowing and willful false statement is punishable by fine or imprisonment (18 USC 1001).

List the name and complete address and telephone number of each agent who will solicit on the installation if approval is granted, state(s) in which licensed, the date(s) of licensing, expiration date(s), and include a statement of agreement to report all future additions and separations of agents employed for solicitation on the installation.

List all policies and their form numbers which are to be offered for purchase on this installation. Specimen insurance policies will not be submitted. Statement that only those policies listed on the application will be offered for purchase and that such policies meet the following requirements:

a. Insurance policies offered or sold on the installation must comply with the insurance laws of the Commonwealth of Kentucky and that the Insurance Commissioner of the Commonwealth of Kentucky determines compliance in the event of dispute or complaint.

b. Contain no restrictions by reason of military service or military occupational specialty of the insured, unless such restrictions are clearly indicated on the face of the policy.

c. Plainly indicate any extra premium charges imposed by reason of military service or military occupational specialty.

d. Not provide for a variation in the amount of death benefit or premium based on the length of time the policy has been in force, unless any such variations are clearly described therein.

e. Bear an appropriate reference stamped on the face of the policy to focus attention of the policy holder on any extra premium charges imposed and on any variations in the amount of death benefit or premium based on the length of time the policy has been in force.

f. Variable life insurance policies may be offered provided they meet the criteria of the appropriate insurance regulatory agency and the Securities and Exchange Commission.

Show only the actual premiums payable for life insurance coverage.

Attest to the following:

a. The privilege of soliciting the purchase of insurance is not currently suspended or withdrawn from the company by any of the military departments.

b. The privilege of soliciting the purchase of insurance is not currently suspended or withdrawn by an Armed Forces installation from any of the agents named.

c. The company and the agents named possess proper and currently validated licenses issued by the Commonwealth of Kentucky.

d. The company assumes full responsibility for compliance by its agents with Army Regulation 210-7, and with any directives published by the Installation Commander relating to the solicitation and sale of commercial insurance on the Fort Knox military reservation.

/s/

President or Vice-President

APPENDIX B

HOME ENTERPRISE/BUSINESS

B-1. PURPOSE. This appendix establishes minimum controls on the activities of home-type enterprises (identified as a business conducted in quarters).

B-2. APPLICABILITY. This appendix applies to all individuals desiring to conduct home enterprises.

B-3. ESTABLISHING HOME BUSINESSES. Personnel residing on this installation may be authorized to conduct certain types of business providing guidelines established herein are complied with.

B-4. RESPONSIBILITIES OF PERSONNEL ESTABLISHING HOME BUSINESSES. Individuals authorized to conduct a home business will:

a. Request, obtain, and keep a current permit authorizing permission to conduct business activities in the home and sales activities on the installation (procedures to obtain a permit are contained in paragraph B-6).

b. Have a prearranged appointment. Prearranged appointment is an appointment requested by the buyer or seller and is specific as to time and place.

c. Maintain adequate liability and business insurance consistent with business activities conducted.

d. Sign an appropriate release statement, releasing the Government from any claims for equipment or merchandise used in the conduct of the business activity within quarters.

e. Comply with all State and Federal income tax, Social Security, and State sales tax requirements.

f. Whenever possible, conduct sales in the home of the buyer.

g. Comply with all provisions of this appendix and the supplement to which it pertains.

B-5. PROHIBITIONS. Individuals authorized to conduct a home business will not:

a. Solicit sales door-to-door. This includes leaving notices in mailboxes or hanging catalogs or samples on doors.

b. Solicit sales from anyone junior in rank or grade to the seller or the seller's sponsor.

c. Increase the cost to Government for utilities consumption.

d. Use craft shops on the installation to make items for sale.

e. Conduct a business which would result in or increase pedestrian or vehicular traffic, causing unreasonable congestion or noise. Individuals operating a home business are responsible for insuring that such operation does not infringe upon the rights of other quarters' residents.

- f. Use official Government telephones to solicit appointments or sales.
- g. Solicit or make deliveries to any work place.
- h. Use Government stationary, stenographic services, typing assistance, duplication, vehicles, official mail channels to include use of "The Pony Express," chauffeur service, or any other type Government supplies or equipment.
- i. Use Government quarters as a showroom or warehouse. This is not intended to preclude normal home enterprise, providing State and local laws are complied with.
- j. Engage in the following type businesses: automobile repair, use of explosives or combustibles, sale of firearms, controlled substances, or unsafe products as determined by competent medical or safety authorities.

B-6. APPLICATION FOR PERMITS. An established company will submit a letter of application, signed by an officer of the company, for each agent/representative who will solicit, if approval is granted. If the applicant is self-employed, he/she will submit letter. Letters will be submitted to this headquarters, ATTN: ATZK-AG-AOF, and contain the following elements:

- a. Name and address of person desiring to establish a business or act as an agent/representative to conduct sales "by appointment only."
- b. Type of home business or sales activity.
- c. Whether products will be manufactured in quarters or will be procured from outside sources, and if so, from what sources.
- d. Where products will be stored and in what quantity.
- e. How contacts will be made to secure sales.
- f. Additionally, a statement will be made that the company or self-employed individual will notify this headquarters and return the permit when agent ceases to represent the company, or no longer conducts a home business.
- g. Any catalogs, pamphlets, contracts, or other descriptive material will be attached.

B-7. ISSUANCE OF PERMITS. a. Upon approval by this headquarters to establish a home business or to conduct sales on this installation, a permit will be issued. Issuance of a permit does not indicate that the US Government, Department of the Army, or this headquarters indorses or recommends the products or services offered. Permits remain the property of the US Government and will be surrendered on demand.

- b. Any business determined to qualify as a "roving concession" of the Post Exchange will be referred to that activity. No permit will be issued.
- c. Personnel offering child care services are required to register with Army Community Services; therefore, no permit will be issued.
- d. No more than 10 permits will be issued per company or business activity (Tupperware, Avon, Mary Kay, etc.) to prevent oversaturation of agents. The company or business activity will determine those agents authorized to secure permits.

B-8. ADVERTISING. a. Home businesses may advertise in the local newspapers.

b. Notices will not be posted on official bulletin boards, bus shelters, utility poles, etc., or distributed door-to-door.

c. Signs will not be posted on or near quarters to advertise business activity located there.

B-9. REVOCATION OF PERMITS. Violation of the provisions of this supplement or unethical conduct or practice will result in the revocation of the permit to conduct a business on this installation. In addition, disciplinary action may be taken against the sponsor/service member, or he could be notified to vacate quarters.

APPENDIX C

QUARTERS CLEANING SERVICE

C-1. PURPOSE. This appendix establishes minimum control on the activities of quarters cleaners.

C-2. APPLICABILITY. This appendix applies to all persons cleaning family quarters for pay.

C-3. APPLICATION FOR PERMIT. Personnel desiring to clean quarters will report to the AG Commercial Concerns Office, Bldg No. 1310, Second Avenue, to apply for a permit.

a. Only those personnel applying in person may receive a permit.

b. Only those persons meeting the following requirements may receive a permit:

(1) Must be over 18 years of age.

(2) Must be legally competent to enter into a contract.

C-4. ISSUANCE OF PERMIT. a. Issuance of a permit does not indicate that the US Government, Department of the Army, or this headquarters indorses or recommends the services of a particular quarters cleaner. Permits remain the property of the US Government and will be surrendered upon demand.

b. A probationary permit will be issued for a period of 90 days for all initial applicants and those requesting reinstatement.

c. Upon evidence of satisfactory performance, as determined by Family Housing, the permit will be renewed for a six-month period.

C-5. RESPONSIBILITIES OF QUARTERS CLEANERS. Each authorized quarters cleaner will:

a. Have a valid permit issued by this headquarters and be in possession of it while cleaning.

b. Negotiate the standard quarters cleaning contract (ATZK-AG Form 739) in two copies - one to be given to the occupants of the quarters to be cleaned and the other to be retained by the cleaner.

c. Fulfill all provisions of said contract.

d. Be present for the cleaning inspection.

C-6. PROHIBITIONS. Quarters cleaners will not:

a. Make alterations in the standard contract once cleaning has commenced.

b. Solicit door-to-door.

c. Change the amount of fee charged once cleaning has commenced.

C-7. PAYMENT FOR QUARTERS CLEANING. Financial arrangements will be agreed to by both parties prior to signing the contract. No more than one-half of the total cleaning fee will be collected prior to quarters passing inspection.

C-8. ADVERTISING. a. Advertising material will not be placed on bulletin boards, bus shelters, utility poles, etc., or distributed door-to-door.

b. The only authorized means of advertising is through the newspaper or by mail or telephone.

c. Names of quarters cleaners will be maintained by ACS and Family Housing, and updated weekly.

C-9. OBTAINING BLANK CONTRACTS. Contracts are available from ACS or AG Commercial Concerns.

C-10. DISPUTES OVER CONTRACT TERMS. Each individual cleaner is self-employed; therefore, any disputes over contract terms will be settled between the cleaner and occupant. If required, the SJA Legal Assistance Office may be contacted by eligible parties for help.

C-11. UNSATISFACTORY PERFORMANCE. a. Any valid complaint from quarters occupants or Family Housing of unsatisfactory performance will result in removal of the cleaner's name from the authorized list of cleaners for a period of 90 days. Cleaning contracts will not be negotiated during this time by the suspended agent.

b. At the end of 90 days, reinstatement is authorized for a probationary period. If no further complaints are received, permit will be renewed for the next six-month period.

C-12. REVOCATION OF PERMIT. Violation of the provisions of this appendix or unethical conduct or practice will result in the revocation of the permit to clean quarters without further action. Reinstatement will not be considered for a period of one year after the revocation. If reinstatement is considered and declined, it will not be reconsidered for another year.

The proponent of this supplement is the Office of the Adjutant General (Admin Operations). Users are invited to send comments and suggested improvements on DA Form 2028 (Recommended Changes to Publications) thru channels to Cdr, USAARMC, ATTN: ATZK-AG-AOF.

FOR THE COMMANDER:



RALPH R. WOLFE  
Colonel, GS  
Acting Chief of Staff

DISTRIBUTION:

A plus  
500 - AG Commercial Concerns  
150 - AG Library  
1 - \*HQ TRADOC, ATTN: ATPL-A

\*(Furnished for review action as required by paragraph 4-22, AR 310-2.)