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# NASWF celebrates African-American History

By Jay Cope, NAS Whiting Field Public Affairs

The Naval Air Station Whiting Field Diversity Committee hosted an African-American heritage celebration Feb. 15 to honor the accomplishments and contributions of Black Americans throughout our country's history. The luncheon was open to the entire Whiting Field community.

This event specifically focused on the theme "Black Women in American History."

"We become a stronger nation through our diversity," said Naval Air Station Whiting Field Commanding Officer Capt. Matthew Coughlin. "Through our differences, we are able to come together and make a great nation. Our enemy is ignorance, and today, I hope and believe we will learn something as we recognize black women in our culture."

Famous African Americans and their accomplishments were displayed on two separate screens while the audience waited for the program to begin. These slides recognized  
*- (Cont. on Page 6)*



Members of the Naval Air Station Whiting Field diversity committee set up the food for the African-American History Month celebration at the base's auditorium Feb. 15. More than 100 people showed up for a presentation honoring the contributions of African-American women. U.S. Navy photo by Jay Cope.

# Coughlin signs Military Saves proclamation for base

By Jay Cope, NAS Whiting Field Public Affairs

Naval Air Station Whiting Field Commanding Officer Capt. Matthew Coughlin signed a proclamation Wednesday, Feb. 15 supporting the annual Military Saves Campaign to make service members aware of the importance of a savings plan. The poster-sized document encourages Sailors, Soldiers, Airmen and Marines to "Start Small and Think Big."

While saving money for the future should be a year-long effort, the military sponsors the Military Saves Campaign as one part of the America Saves initiative. The effort works to make people aware of the hazards of financial irresponsibility and provide information to point them toward a more successful future.

"Getting support from command leadership and conveying the message that the command is concerned with our service members' financial well being is vital," said Bill Lawson, the NAS Whiting Field Fleet and Family Support  
*- (Cont. on Page 6)*



Naval Air Station Whiting Field Commanding Officer Capt. Matthew Coughlin signs the Military Saves Week proclamation in his office Feb. 15. The annual campaign serves to bring awareness to the importance of financial awareness for military families. The program urges military service members to save for their futures. U.S. Navy photo by Jay Cope.

# Happy Returns: Tips for Saving Money at Tax Time

*Editor's Note: This is the fifth in a series of financial notes the Whiting Tower will run through the Military Saves Campaign Feb. 19-25. All these notes will inform about money savings or financial issues to help service members "build wealth not debt."*



FDIC Consumer News doesn't give tax advice, but we do occasionally have suggestions for you to consider or discuss with your tax advisor. Here is our latest collection of tips to keep in mind as you prepare to file your taxes.

Consider using tax time to pay off high-interest debt or save for the future. "Use your tax refund to pay down high-interest debt and build up your savings," said Luke W. Reynolds, Chief of the FDIC's Community Outreach Section. "For example, purchase a U.S. Savings Bond with some or all of your tax refund. You can also direct deposit your refund into as many as three different accounts and three different financial institutions."

Avoid high-interest loans offered at tax time. In particular, be aware that a "refund anticipation loan" is an expensive loan product arranged by tax preparers for people

who file their returns electronically and who don't want to wait for their tax refund.

"Refund anticipation loans are costly and often unnecessary because taxpayers can expect to have their tax refund direct deposited into their bank account within about 10 days of when the return was electronically filed with the

IRS," explained Joyce Thomas, an FDIC financial educator in the Community Outreach Section.

"The funds spent on fees and interest for any sort of refund advance could be better used, including saving for a goal or paying down debt," added Reynolds.

Be on guard against tax-related frauds. Examples include scam e-mails falsely claiming to come from the IRS and intended to trick taxpayers into revealing personal information. Other scams involve unscrupulous tax preparers who promise larger refunds than competitors and make fraudulent errors that expose victims to costly fees and penalties.

For more information and consumer tips, go to the tax scams page on the IRS Web site.

## This Week in Naval History

### Feb. 22

1909 - Great White Fleet returns from round the world cruise to Hampton Roads, Va.

1943 - USS Iowa (BB-61), the lead ship of the last class of American fast battleships, is commissioned.

1974 - Lt. j.g. Barbara Ann Allen becomes first Navy designated female aviator.

### Feb. 23

1795 - U.S. Navy Office of Purveyor of Supplies is established. -This is the Navy Supply Corps Birthday.

1919 - Launching of Osmond Ingram (DD-255), first Navy ship named for an enlisted man.

1944 - Carrier groups under Adm. Spruance attack Saipan, Tinian and Rota in the Marianas.

1945 - Marines and a Navy hospital corpsman raise flag on Mt. Suribachi, Iwo Jima.

### Feb. 24

1813 - USS Hornet, Capt. James Lawrence, captures HMS Peacock.

1968 - Task Force Clearwater established in I Corps.

*For more news, visit [www.history.navy.mil](http://www.history.navy.mil).*



**Helicopter Training Squadron EIGHT made a special visit to Brown Barge Middle School Wednesday, Feb. 15, for a fun day of "helicopter training." Various members of HT-8 participated in different stations set throughout the school, including a static display, a brief on aviation physiology, and land and water survival. The students switched between stations throughout the day (separated with a lunch break in between) and got a small taste of military aviation.**

**Above, Ensign Michael Swan, 1st Lt. Benjamin Carlton, and 1st Lt. Andrew Wing speak to Brown Barge Middle School students. Questions were abundant as the 6th, 7th, and 8th-graders listened to the flight-school students explain the innards of the static TH-57 cockpit. U.S. Navy photo by Ensign James Hedman.**

# News and Notes

**Softball Tryouts** - The Whiting Warriors softball team will hold tryouts Sunday, Feb. 26 at 3 p.m. at the base softball complex. Call 850-665-6102 for details.

**Pensacola Beach Law Enforcement Polar Plunge** - The annual Polar Plunge will take place at 10 a.m., Saturday, Feb. 25, behind Holiday Inn Beach Resort on Pensacola Beach. Entrance Fee will be for the price of a t-shirt: \$15.00 short sleeve / \$20.00 long sleeve / \$10.00 for children. The "Bear Logo" will be on the back of the shirt and 2012 will be on the front. Pre-registration is required so that the t-shirts can be pre-ordered. Please provide your name, contact information, number of t-shirts required (with sizes, to include adult or children) and colors (pink, black, white, green). Call Ms. Kady Hall, 850-983-5984, or Ms. Mattie Smith, 850-981-7824.

**Ice Flyer Tickets** - The Naval Air Station Whiting Field Information Tickets and Travel office has dicounted tickets to all Pensacola Ice Flyers home games at the Pensacola Civic Center. Games start at 7:05 p.m. and only cost \$8.50 to watch (regular price is \$16). They have several games in February, including: Friday, Feb. 24 vs. Columbus - Ladies night; and Saturday, Feb. 25 vs. Mississippi Riverkings - Weiner Dog Race

**Renaissance Faire** - Come see knights, wizards, jesters, jugglers, jousting, fire breathers, dancers, sword fights, and more at the 11th annual Gulf Coast Renaissance Faire, Saturday and Sunday March 3 & 4 at the Pensacola Fairgrounds. Hours are 10 a.m. to 5 p.m. both days. Admission is \$10 for adults and \$5 for children five years old and over. Children four and under get in free. For more information, call 850-429-8462 or see [www.gcrf.us](http://www.gcrf.us).

**Daytona 500 Tickets** - ITT has tickets for the Daytona 500, Feb. 26. Tickets are available in the turn one tower (Lockhart Tower) for \$99 and in the Super stretch terrace seats for \$59. Fanzone for adult tickets are \$55.00 and children under 12 free passes in the Fanzone. For more information contact ITT at 850-623-7032

**Marine Aviation Centennial** - The Marine Corps Aviation Association (MCAA) McCutcheon Squadron will salute Marine Avia-



## Recognizing Excellence

Chief Aviation Boatswain's Mate Daniel McCrae receives the Navy and Marine Corps Commendation Medal Friday, Feb. 20 during the command awards ceremony. U.S. Navy photo by Lt. j.g. Tim Mosso.

tion's Centennial May 10 with a four day and three night event in Gulf Shores/Orange Beach, Ala. The event is designed to celebrate Marine Aviation comaraderie throughout the years. The highlight of the celebration will be the Warrior Night Memorial Dinner May 12 from 4 to 10 p.m. Organized as a traditional Marine Corps Mess Night, the evening will entail a dinner, unlimited beverages traditional toasts and more. For information, tickets and reservations check out [www.warrior-night.com](http://www.warrior-night.com) or [www.honourourmarines.org](http://www.honourourmarines.org).

**Embry Riddle Registration** - Embry Riddle Aeronautical University is now registering for the Spring 2 term through March 19, 2012. Hours on board NAS Pensacola are 8 a.m. to 5 p.m. Monday through Thursday and 8 a.m. to 4 p.m. Fridays in Bldg. 634, Suite 033, 250 Chambers Avenue. Hours on board NAS Whiting Field are Wednesdays 9 a.m. to 4 p.m. in Bldg, 1417, Room 163. Late registration and add/drop a course for a full refund will be held March 19-23. Everyone is encouraged to register early. Classes begin March 19. New Student Orientation will be held Wednesday, March 14, 2012 5 to 6 p.m. on board NAS Pensacola in Bldg. 634, Suite 033. Embry Riddle Aeronautical University's Pensacola campus offers certificate programs, associate and bachelors degree programs with various specializations in Professional Aeronautics and Technical Management and the Master of Aeronautical Science degree. Email [pensacola@erau.edu](mailto:pensacola@erau.edu), visit [www.embryriddle.edu/pensacola](http://www.embryriddle.edu/pensacola) or call 458-1098 for more information.

## Monster Trucks: Monster Jam

The world's most popular and spectacular monster truck series returns to the Pensacola Civic Center March 2-3! Advance Auto Parts Monster Jam Thunder Nationals features the world's premier monster trucks including Grave Digger, Monster Mutt, Virginia Giant, and Florida natives Reptoid (Milton, Fla.), Bad News (Clearwater, Fla.) and Instigator (Kissimmee, Fla.). ITT has a limited number of adult and children's tickets available at rates of \$24.00 for an adult and \$7.50 for a child.



## Assume the Title

Aviation Boatswain's Mate 2nd Class Mackenz Schertz receives his frocking letter from Naval Air Station Whiting Field Commanding Officer Capt. Matthew Coughlin. Schertz was frocked to his new rank Feb. 5. U.S. Navy photo by Jay Cope.

## Upcoming Events

Feb. 23, 1100 - Navy League P-Cola Civic (Margaret Flowers) Awards Luncheon - New World Landing  
Feb. 24, 1300 - Winging Ceremony - Base Auditorium

Mar. 9, 1300 - Winging Ceremony - Base Auditorium  
March 19-24 - Solid Curtain / Citadel Shield Exercise  
April 3 - RDML Scorby Visit to NASWF

# Fleet and Family Support Classes

## **Savings & Investing - Thursday, Feb. 23 from 1 to 3 p.m.**

Who wants to be a millionaire? Do you think you can become a millionaire on your military paycheck? This class will show you how money can grow. Class will be held at the FFSC conference room. For more information, contact FFSC at 850-623-7177.

## **Home Buying - Friday, Feb. 24 from 1 to 3 p.m.**

Are you in the market for a new home? We can help! From finding the best agent, to negotiating price, types of mortgage loans, and how to get the best interest rates, we can help. Find out how to buy a home and maintain your lifestyle. Class will be held at the FFSC conference room. For more information, contact FFSC at 850-623-7177.

## **Resume Writing - Monday, Feb. 27 from 10 a.m. to Noon**

This class will assist you in efficiently creating an effective resume. Learn how to handle sticky resume situations like military-to-civilian transition, age, employment gaps, layoffs, and career change. Learn to use your resume as a marketing tool. Class will be held at the FFSC conference room. For more information, contact FFSC at 850-623-7177.

## **E-Books Workshop - Tuesday, Feb. 28 from 1 to 2 p.m.**

This class will help you navigate the Navy Knowledge Online program and use the library of free e-books and audio books to your best advantage. It is recommended that you bring your laptop computer or e-reader with you.

## **Military Saves Week - Monday, Feb. 20 through Friday, Feb. 24**

Financial classes, display tables, a gift certificate drawing and more. Contact FFSC at 850-623-7177 for more information.



# 109 YEARS OF SERVICE

## NAS Whiting Field Chief Petty Officer's Association



**Invites you to our 2nd Annual Chief Petty Officer  
Birthday Golf Tournament**

**at the NAS Whiting Field Golf Course March 30.**

**Check in begins at 7:30 with a 9 a.m. Tee Time**

**Four Man Scramble / Shotgun Start**

**Cost is \$40 per person (includes lunch)**

**Call 850.665-6121 to reserve a slot.**



# America Saves Week encourages families to build wealth

*- Families with a savings plan save twice as much as those without*



**Pensacola, Fla. (Feb. 13, 2012)** – There is \$15 billion lost in couches and homes across America according to the U.S. Treasury. Imagine if all that loose change made it to bank accounts.

Thousands of businesses and organizations across the country will join in encouraging Americans to save during February 19-26, America Saves Week. According to the America Saves Week website, the personal savings rate of the typical American is near zero. This means that the average American is putting almost nothing into their bank account and simply living paycheck to paycheck as a result. This lack of saving leaves individuals unprepared for the loss of a job, an emergency, or retirement.

“Saving money each month is the best way to be prepared for unexpected expenses such as a car breaking down,” says Norman Wright, president and CEO of your BBB. “Even setting aside \$100 each month can have a big impact.”

Your BBB encourages smart financial savings, which places consumers in a better situation financially short and long-term. Smart saving also helps local businesses as consumers have more expendable cash in the long term and less money tied up in debt. Your BBB is helping promote savings during America Saves Week by participating in expos and offering financial seminars. This includes seminars such as BBB Military Line’s Smart Consumer workshop, financial literacy empowerment, and protecting against identity theft.

The best place to start saving is with a plan. Having a plan will give you clear focus and serves as a measuring stick to for your progress. According to the America Saves Week website, families with savings plans save twice as much as families that do not have a plan.

Look through your monthly expenses and find things you can do without; cutting back on eating out can save hundreds each year. Instead, put the money into your savings account or toward paying off debts. When paying off debt, make sure you are paying more than just the interest each month to decrease the amount owed. For other tips and resources to learn how to become a better saver, go to the [AmericaSavesWeek.org](http://AmericaSavesWeek.org) website.

For additional information and advice you can trust on how to save money, start with [bbb.org](http://www.bbb.org) <<http://www.bbb.org>> .

## Weekly Spotlight - Laura Davis

**Branch of service:** Civilian

**Hometown:** Fort Walton Beach, Fla.

**Job titles:** Sr Developer/VTC Tech

**Command:** NAS Whiting Field

**Years you have worked with the Federal Government:** 10

**What is the best part of working for/with the Navy?**

Knowing you’re part of a larger effort to support our nation. I enjoy the variety of people I work with and projects that I get to participate in daily.

**What do you see yourself doing in five years?**

Continuing to work here at NAS Whiting Field!



# Celebrates

- (Cont. from Page 1)

nized pioneers such as Rosa Parks, Coretta Scott King, and Mahalia Jackson as well as modern women like Condaleeza Rice, Oprah Winfrey, and First Lady Michelle Obama.

Some of these pioneers as well as women such as Sojourner Truth, Harriet Tubman, Etta James, Satima Clark and more were highlighted as important contributors to black history and culture during the presentation by guest speaker Rosalind President. She spoke of them as “women determined to make a difference.”

President is one of the founders of the Sure Foundation Ministry and a pastor for the Tabernacle House of Praise in Gulf Breeze. However, she started her career as a Navy Hospital Corpsman before finding a new calling in ministry. President retired from the Navy in 2008 after 20 years of service. For her, the base event was an “exciting opportunity” to share a message about these women, as well as the past and the future.

But it isn't just the prominent or the famous, the wealthy and accomplished, or even the trail blazers who should be recognized during African-American History Month, she emphasized.

“Women are well able and qualified to achieve in



**Rosalind President, a former Navy Hospital Corpsman, served as the guest speaker for the African American History Month luncheon Feb. 15. U. S. Navy photo by Jay Cope.**

our society,” she said. “So many times, you only hear statistics of what we haven't accomplished. Believe me, we have, we will and shall overcome. Black History Month is one month out of the year. Believe and celebrate ‘you’ every day.”

Naval Air Station Whiting Field regularly celebrates ethnic heritage throughout the year. Black History Month joins Women's, Hispanic, and Asian Pacific Islander heritage month celebrations. The events recognize the contributions these groups have made to the success of our military and our nation.

This year's event was coordinated by Aviation Boatswain's Mate 2nd Class Derrick Watkins who quickly deflected the credit to the 10 members of the committee for putting on a “terrific event.”

“This event is special to me. It is important to highlight black women and their success, and they did a great job putting this together.”

In addition to the guest speaker, the team put together a program that featured two other speakers, a recitation of a Maya Angelou poem, and an a cappella performance of “Lift Every Voice and Sing” by Air Traffic Controller 2nd Class Ayanna Gregg.

# Military Saves

- (Cont. from Page 1)

Center Director.

Statistics continue to show that Americans are far too indebted. According to [www.militarysaves.org](http://www.militarysaves.org), more than 40 percent of American households spend more than they earn each year. The average household carries more than \$8,000 in credit card debt, and personal bankruptcies have doubled during the past ten years. Eugene Jackson, FFSC's financial counselor, said that such debt is one of the leading causes for divorce, loss of security clearances, stress related referrals, and suicides for service members.

“It's been proven that financial readiness affects mission readiness. We need to make people understand the effects of financial difficulties. We want to make sure that people don't wait until it is too late to get their financial houses in order,” he said.

The annual campaign was started to persuade military service and family members to save money, reduce debt and ensure the readiness of personal finances. Through the “Saver Pledge,” the Military Saves Campaign wants to encourage military personnel to make a promise to themselves to exercise fiscal responsibility. The 2012 campaign slogan “Set a Goal, Make a Plan, Save Automatically” entices fami-

lies to save through payroll deductions. It is a nearly effortless way to pay yourself first and with the tax advantages built into the system, the Thrift Savings Plan (TSP) is one of the easiest and best ways to save.

The proclamation reads in part; “I hereby call upon all members of our Navy Family to set a personal savings or debt reduction goal, make a simple savings plan, and take action on that plan, or take another positive wealth-building action during Military Saves Week, and pledge to sustain that action during the following year.”

Throughout the rest of this week, FFSC will set up information booths at various locations on the base. Information pamphlets, savings guides and more will be available, and visitors to the booth can sign up to win a \$50 gift certificate from Pen Air Federal Credit Union. FFSC will also hold financial classes to help service members and their families learn ways to become more fiscally aware. Such classes include: Saving and Investing as well as Home Buying.

“It's all about making people think about financial matters,” Jackson said. “People need to think about themselves. It is an investment in their future.”

# Congrats to TRAWING-5 Wingers and Scholars



**Back Row:** Cmdr. Paul D. Bowdich, USN; Ensign Gordon A. Turnbull, Jr., USN; Lt. j.g. Samuel Q. Martin, USN; Ensign Matthew B. Philbin, USN; 1st Lt. Michael J. Miller, USMC; 1st Lt. Eric C. Rew, USMC; Ensign Kevin B. Bell, USN; Lt. j.g. Robert N. Dobbins IV, USN; Ensign Carroll M. Lawson IV, USN; Col. James D. Grace, USMC.

**Middle Row:** Lt. Col. Mark C. Thompson, USMC; Lt. j.g. Adriana J. Knies, USCG; Ensign Ryan C. McDonough, USN; Lt. j.g. Eric A. Hodina, USN; 1st Lt. Alex B. Scarborough, USMC; 1st Lt. Michael D. Gandino, USMC; Lt. j.g. Chanel L. Lee, USCG; 1st Lt. Joshua R. Barrett, USMC; 1st Lt. Marianne C. Sparklin, USMC.

**Front Row:** Cmdr. Jeffrey D. Debrine, USN; 1st Lt. Justin N. Augustine, USMC; Ensign Johanna T. Torgesen, USN; Lt. j.g. Aileen F. Lennon, USN; Lt. j.g. Kalyn N. Badger, USN; Ensign Shari D. Kleiman, USN; 1st Lt. Jason T. Smith, USMC; Ensign Kristin M. Hope, USN; Capt. John G. Turner, USCG.



**Left Photo:** 2nd Lt. John M. Andrea, USAF; Ensign Soren G. Farmer, USN, 1st Lt. Nash M. Bagby USMC, and LTJG Patrizio Piacentini, ITCG, receive their Academic Achievement awards on Friday, Feb. 10 at the TRAWING-5 headquarters.



**Right Photo:** Lt. j.g. Matthew Z. DiIulio, USCG and Ensign Ryan W. Sweetser, USN receive their awards Feb. 3.