Personal growth is marriage growth

By Chaplain Allen Vaughan

Watching television on military installations overseas is a little different than what we are used to in the United States. Most of the programming is recorded in the U.S. and then rebroadcast several days later on American Forces Network. Trying to guess what time and channel the season premier of "American Idol" or the next episode of "Survivor" is going to air is a great mystery.

Additionally, any live sports or news programs we want to watch are aired at odd hours, effected by the time difference between Japan and the U.S. For example, "Monday Night Football" is on Tuesday, the Evening News is on in the morning, and Super Bowl Sunday starts on Monday morning at 6 a.m. It takes a little getting used to, but eventually you adjust to the odd schedule, and it takes some skilled channel surfing to locate the programs you want to watch in your free time.

Adjusting to your loved one's absence during deployment and long periods of separation also takes a little getting used to. But eventually you adjust to the odd phone calls at strange hours, the added responsibilities of parenting all by yourself, and the general uncertainty of deployment schedules. Some very important qualities to develop are patience, a sense of humor, and skill in juggling time and commitments just to make it through the day, through a deployment, or a whole tour here in Japan. Hopefully, it doesn't take too long before you begin to settle in and establish new routines.

While establishing routines at home during a spouse's deployment can offer certain amount of comfort and familiarity, you must also be watchful of boredom and sameness. For the spouse who has to stay behind, it may seem like life is the same, day in and day out. All the while, the active duty spouse appears to be broadening his or her horizons, taking on new responsibilities, advancing in rank, and experiencing all sorts of new and exciting ports of call. Routine and sameness at home can lead to feelings of resentment that the active duty spouse has opportunities for growth and change, whereas the stay-at-home spouse is merely running in place.

So, deployment can be a time to start working on some of the personal goals you have set for yourself—things that you wanted to accomplish while your spouse is away. If you both have been through more than one deployment, then you know that the best way to make time seem to go by faster is by keeping busy. However, keeping busy always needs to be balanced with time for relaxation and self-care… a balancing act that is made even more difficult when you have children.

Being separated from your spouse is never easy, but there are ways to use the time apart to accomplish your goals, grow inwardly, and strengthen yourself spiritually and personally. For instance, you may: pursue personal or professional studies; set a physical fitness goal to achieve before your significant other comes home; enroll in a college course; learn a new skill or hobby; or set aside 30 minutes each day for no other purpose than simply taking care of yourself.

Never forget that there are numerous resources available to you to help you accomplish your goals. All you need to do is seek out a chaplain, drop by the Fleet & Family Support Center, talk to your Ombudsman, or to another spouse who has been around the Navy for a while. When your loved one comes home, you will discover that you have new experiences to share also. Opportunities for personal growth can then turn into opportunities for you to grow in your marriage, as well.

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Predatory lenders pose dangers

By MC3 Andrea Perez, Navy Personnel Command Public Affairs

MILLINGTON, Tenn. – With the high cost of the summer vacation season right around the corner, Consumer Financial Protection Bureau (CFPB) leaders remind Sailors to be wary of predatory lending practices.

According to Holly Petraeus, assistant director of the CFPB Office of Service Member Affairs, the number of service members affected by predatory lending acts is hard to measure.

"It can be embarrassing to go and tell somebody that you got ripped off," said Petraeus. "It's so common for Sailors to walk into [a financial counselor] with significant financial problems that unfortunately have gotten really severe by the time they walk in and ask to see a counselor."

Predatory loans are usually small, short-term arrangements designed to bridge cash-strapped borrowers until their next paycheck. However, they are expensive, high-interest loans that often cost $10 to $44 dollars per week per $100 dollars borrowed, plus fees. If a loan is not paid at the original payment due date and rolled-over multiple times, it can lead to a situation where most Sailors cannot pay off the loan.

Financial difficulties can threaten a service member's security clearance and career. Petraeus said addressing financial issues openly can work to a Sailor's advantage.

Petraeus recently met with Mid-South and Navy Personnel Command leadership and spoke with Sailors about making informed consumer decisions.

She discussed the Military Lending Act, which provides some protection for active-duty service members, active National Guard or Reserve personnel, and their dependents against the type of predatory loans that are commonly found outside the gates of bases.

Petraeus said service members may appeal to predatory lenders because they have a guaranteed source of income.

"The Military Lending Act caps payday loans, auto title loans, and tax refund anticipation loans to military on active duty and their dependents at an annual rate of 36 percent," said Petraeus. "That sounds high, I know, but the average payday loan is actually about 390 percent."

The Military Lending Act defines payday loans as loans of closed-end credit, 91 days or less, and less than $2,000 dollars. It defines auto title loans as loans of closed-end credit that are 181 days or less.

"The problem...is that some folks have just changed the definition of their product enough to get outside of that law," said Petraeus. "So you'll see some sites online advertising that type of loan that will say right on there, 'we're not subject to the Military Lending Act because our loan is for more than 90 days.'"

Sailors experiencing financial challenges should notify their chain of command and work with their command financial specialist (CFS) to develop a budget and explore additional options such as military relief societies, eligibility for interest rate reductions and other relief.

For more information, visit the CFPB web site, http://www.consumerfinance.gov, or your CFS or local Fleet and Family Support Center.