

# SEABEE COURIER

www.cnic.navy.mil/gulfport

Vol. 53 No. 15

Naval Construction Battalion Center, Gulfport, Mississippi

April 11, 2013

## Perfecting techniques



Gunners Mate 2nd Class Craig Williams and Sgt. Seth Leamon assigned to Naval Construction Group (NCG) 2 practice grappling techniques as part of the Marine Corps Martial Arts Program (MCMAP) taught by Staff Marines of Inspector-Instructor 3rd Platoon (Rein) Company A 4th Assault Amphibian Battalion, 4th Marine Division on board Naval Construction Battalion Center (NCBC) Gulfport, April 8. MCMAP is a combat system used by Marines that combines hand-to-hand and close-quarters combat techniques open to all branches of service. Once the students graduate, they will be awarded their first or next belt, representing their proficiency in the MCMAP. (U.S. Navy photo by Construction Mechanic 3rd Class Katchen Tofil/Released)

## U.S. Navy cancels Blue Angels 2013 performances

### From Commander, Naval Air Forces Public Affairs

SAN DIEGO, Calif. -- (NNS) -- The Navy has cancelled the remaining 2013 performances of its Flight Demonstration Squadron, the Blue Angels.

The squadron will continue to train to maintain flying proficiency until further notice at its home station in Pensacola, Fla.

Recognizing budget realities, current Defense policy states that outreach events can only be supported with local assets at no cost to the government.

This is one of many steps the Navy is taking to ensure resources are in place to support forces operating forward now and those training to relieve them.

Changes that hit closer to home include restricting support for community events such as parades and static displays at festivals to the following criteria. Authorization for local area engagement (up to 100 miles) is authorized only if there are no additional costs such as fuel, meals or other expenses to the government.

Holocaust Days  
of  
Remembrance  
April 18, 11 a.m.  
Seabee Memorial  
Chapel

Sponsored by NCBC  
Multicultural Diversity Committee



**NCBC**  
**Commanding Officer**  
 Capt. Rick Burgess  
**Public Affairs Officer**  
 Rob Mims  
**Editor**  
 Bonnie L. McGerr  
**Mass Comm. Specialist**  
 MCC(SCW/SW/AW)  
 Ryan G. Wilber  
**Special Contributors**  
 CM3(SCW) Katchen Tofil  
 CECN(SCW) Lucinda Moise

The Seabee Courier is a weekly authorized on-line publication for members of the military services and their families. Content does not necessarily reflect the official views of the U.S. Government, the DoD or the U.S. Navy and does not imply endorsement thereof. The appearance of advertising in this newspaper, including inserts or supplements, does not constitute endorsement by the U. S. Government, DoD, the Navy or NCBC Gulfport of the products and services advertised. All content in this newspaper shall be made available for purchase, use or patronage without regard to race, color, religion, gender, national origin, age, marital status, physical handicap, political affiliation or any other non-merit factor of the purchaser, user or patron. If a violation or rejection of this equal opportunity policy by an advertiser is confirmed, the publisher shall refuse to print advertising from that source until the violation is corrected. The Seabee Courier solicits news contributions from military and civilian sources, but the Public Affairs staff reserves the right to edit and/or rewrite material selected for publication to conform with journalism standards. The deadline for material is close of business every Friday. Your comments are always welcome. The Seabee Courier office is in Building 1, Room 205. The mailing address is 4902 Marvin Shields Blvd., Code 15, Gulfport, MS 39501. Phone: 228-871-3662., Email: seabee courier@navy.mil

April 11, 2013

Seabee Courier

2

# LEGAL: Taking control of student loan debt

By Lt. Michael R. Ellis, JAGC  
 New Orleans Legal Assistance  
 Office, RLISO SE

If you are like many Americans who've attended college, you probably financed your way through with the help of student loans but without paying much attention to the details. After all, higher education was for decades considered to be one of the wisest investments around. Unfortunately, the rising costs of tuition coupled with the recent economic downturn have resulted in many people finding themselves tethered to huge loan balances without the huge incomes they imagined.

If this sounds like you, then the first thing you should do is realize you're not alone. A recent report from the Federal Reserve Bank of New York estimated that approximately one-third of all student loans not in repayment are more than 90 days past due. Meanwhile, the average debt load is over \$28,000 and rising every year. The next thing you need to do is take charge of your financial future with

the three-step method shown below.

*Step 1: Survey the scene* - As a legal assistance attorney advising a client with student loan issues, I always start by diagnosing the problem. Specifically, you need to determine: what kinds of loans do you have, who owns them, and the status of each loan.

Although simple in theory, it can be difficult in practice. Many students don't fully understand where their student loan money comes from until after graduation. It's important to determine whether you have publicly held subsidized or unsubsidized loans, private loans, PLUS loans, or some combination of the above. Publicly held loans and PLUS loans are backed by the Department of Education and tend to have lower interest rates and more flexible repayment options. Private loans, on the other hand, tend to have higher interest rates, may frequently be sold to other private companies, and typically have more restrictive repayment options.

Look at the statements you receive

in the mail or in your inbox to begin tracking these loans down. Many loan providers will have websites and on-line payment options as well. Once you've tracked the providers down, you must then determine the status of each loan: are they in deference, forbearance, repayment, or default? Typically loans are deferred while you are still in school and go into repayment a few months after graduation. Periods of forbearance may be granted for short periods due to hardship, but that is usually up to the lender. Finally, a loan is in default when you have failed to make a payment during a period of repayment. In addition to looking at your loan providers' websites or paper statements, your credit report will contain a wealth of information about type and status of your loans.

*Step 2: Explore All Loan Repayment Options* - Now that you've gotten a handle on the big picture, it's time to explore your repayment options. When it comes to public loans, there

See **DEBT** page 8

## Sexual Assault Awareness Month

April is designated Sexual Assault Awareness Month (SAAM). The SafeHelpline provides live, one-on-one crisis support. CALL: 877- 995-5247  
 CLICK: [www.SafeHelpline.org](http://www.SafeHelpline.org);  
 or TEXT: 55-247

### Fraud, Waste and Abuse Hotline: Due

to limited IG resources throughout the Southeast Region, all Fraud, Waste and Abuse hotline work will now be handled by the Region. To report Fraud, Waste and Abuse, contact the Region at: Toll Free 1-877-657-9851  
 Comm: 904-542-4979 DSN 942-4979 FAX: 904-542-5587, E-mail: [CNRSE\\_HOTLINE@navy.mil](mailto:CNRSE_HOTLINE@navy.mil).

**Bee Wash**  
**June 5 - 10 a.m. to 1 p.m.**  
**Nominate your washer:**  
**Call 228-871-2610**

**Funds go toward the AD Fund Drive**

**ACTIVE DUTY FUND DRIVE**  
 (Official support of the command)  
 SPOUSES AND MEMBERS



## Buzz on the Street

By CECN(SCW) Lucinda Moise  
NCBC Public Affairs

**"What do you do to practice responsible drinking?"**



"I have a plan before I go out."

UTCN(SCW) Thomas Dawkins  
NMCB 74  
Hometown: Raleigh, N.C.



"I don't drink over my limit."

Daniela Pagan  
NCBC  
Hometown: Utica, N.Y.



"I volunteer to pick up my buddies if they need a ride."  
SW3(SCW) Austin Bracelin  
NMCB 1  
Hometown: New Holland, Pa.

# Around the



# Center

Suniman Keny (left) and Diane Boss, both store workers for the Defense Commissary Agency (DeCA), restock bananas at the Commissary on board Naval Construction Battalion Center (NCBC) Gulfport, April 3. The Commissary offers deli hot and cold sandwiches and fresh sushi for an easy lunch. Store hours are Sundays, 11 a.m.-6 p.m., Tuesdays and Thursdays, 9 a.m.- 7 p.m., Wednesdays, Fridays and Saturdays, 9 a.m. - 6 p.m. (U.S. Navy photo by Construction Mechanic 3rd Class Katchen Tofil/Released)



Chief Master-at-Arms Talia Woods, a student at Expeditionary Combat Skills (ECS) School, gives instructions as the convoy commander during convoy simulation training at the Tactical Training Facility building on board NCBC, April 2. Convoy simulation training helps the students of ECS apply skills attained in a classroom to real life situations. (U.S. Navy photo by Construction Mechanic 3rd Class Katchen Tofil/Released)



More than 600 Seabees assigned to Naval Mobile Construction Battalion (NMCB) 74, and their family members, participate in a Zumba class led by MWR Fitness Assistant Lydia Dahlke for physical training at the Mini Grinder on board NCBC, April 5. NMCB 74 invites family members for PT once a quarter to boost unit morale. (U.S. Navy photo by Construction Mechanic 3rd Class Katchen Tofil/Released)

# Gulf Coast CPOs celebrate birthday, conclusion of Year of the Chief

By MCC(SCW/SW/AW)  
Ryan G. Wilber

NCBC Public Affairs

Chief Petty Officers (CPOs) of the Mississippi Gulf Coast met at the Anchors and Eagles Chiefs' and Officers' Club on board NCBC Gulfport to celebrate the 120th birthday of U.S. Navy CPOs, April 1. The day also marked the end of the U.S. Navy Memorial's Year of the Chief (YOTC), a year to honor all CPOs who have served, past and present.

Each year, the Navy Memorial chooses a group within the Navy to honor. After 119 years of existence and 13 Master Chief Petty Officers of the Navy (MCPONs), the CPO community was chosen to spotlight its history, heritage and contributions.

MCPON Michael Steven's CPO 365 guidance was one of the main topics spoken of during NCBC Gulfport's birthday celebration.

"The way we have done things over the years has changed, used to do things different, not wrong just different," said NCBC Gulfport Command Master Chief Mark Thomas. "It takes chiefs to make chiefs. ... So, we've got to put it together, and we're going to have the best season we can make."

There has been a lot of discussion within the Chief community about whether the Navy still has a proper induction or initiation for CPOs in light of CPO 365, but Naval Construction Training Center (NCTC) Gulfport Command Master Chief Chris Levesque

said that there is only one title that matters.

"It's all about titles; initiated, inducted, CPO 365, who cares. The only title we're looking for is the title of a Chief Petty Officer," said Levesque.

Many chiefs were happy to have their community highlighted over the year, proudly wearing their YOTC t-shirts and handing out limited edition YOTC coins to deserving junior sailors. For those selected during fiscal year 2012 the event was even more meaningful.

"It is very special to me, because I made it during the Year of the Chief and this is the first birthday as a CPO, so it means a lot to me," said Chief Builder Doug Rathert, assigned to Naval Mobile Construction Battalion (NMCB) 1.

For some the day brought mixed emotions, celebrating a birthday, but also the chiefs' special year coming to a close.

"As the Year of the Chief it's pretty exciting, but that it's the last day it's kind of bittersweet. It's fitting that we started with the Chiefs' birthday and ended with the Chiefs' birthday, and I think it brings back a lot of the heritage and tradition of what we do as chiefs, and I think it's important that we have the Year of the Chief to let the troops know that we know where we're coming from and what we've done and keep those traditions ongoing," said Senior Chief Equipment Operator Helen Daniel, assigned to Naval Mobile Construction Battalion (NMCB) 74.



From left, Naval Construction Battalion Center (NCBC) Gulfport Command Master Chief Mark Thomas, Chief Equipment Operator Justin Hallahan, assigned to Naval Mobile Construction Battalion (NMCB) 11 and youngest Chief present, and oldest Chief present, Naval Construction Group (NCG) 2 Command Master Chief Duane Sharp, cut the ceremonial birthday cake during a U.S. Navy CPO 120th birthday celebration at the Anchors and Eagles Chiefs' and Officers' Club on board NCBC Gulfport, April 1. The day also marked the end of the U.S. Navy Memorial's Year of the Chief, a year to honor all CPOs who have served, past and present. (U.S. Navy photo by Chief Mass Communication Specialist Ryan G. Wilber/Released)

For many chiefs, networking is a key to success. Thomas said he also thinks camaraderie is important and would like to see more social events on base.

"What I want to do is get people down here to hang out together, have some food, have some drink and just be merry. That's what I think is important, and we need to do more of it," said Thomas. "Anytime that we can get together as a group, and socialize, network and build that camaraderie it makes it a whole lot easier on us as a team. It also allows our troops to see that we are fully functioning together as a team. It is important that as chiefs we get out and talk to each other, and know where each other is coming from," added Daniel.

As is birthday tradition a ceremonial cake was cut before food and drinks were served. Chiefs are often found encouraging



Naval Construction Battalion Center (NCBC) Gulfport Command Master Chief Mark Thomas addresses Mississippi Gulf Coast Chief Petty Officers (CPOs) during a U.S. Navy CPO 120th birthday celebration at the Anchors and Eagles Chiefs' and Officers' Club on board NCBC Gulfport, April 1. (U.S. Navy photos by Chief Mass Communication Specialist Ryan G. Wilber/Released)

their Sailors to have a plan, be safe and look out for one another, the chiefs in attendance were encouraged to do the same.

"Make sure everybody has a solid plan, and lets take care of each other," said NCG 2 Command Master Chief Duane Sharp.

**Armed Forces MC 2013 Navy-Marine Corps Relief Fund Poker Run . . .** A poker run to benefit the Navy Marine Corps Relief Society(NMCRS) is scheduled for April 20 at the AFMC Clubhouse, 11007 Wolf River Road, Gulfport. Registration is at 10 a.m., first bike out at 11 a.m. and last bike in at 4 p.m. For more information, contact call 228-229-2816.

**Pitch In, Use the Bin! NCBC is a No Litter Zone!**

# Navy institutes new position: Resource Referral Tracking Manager

By **CECN Lucinda L. Moise**  
NCBC Public Affairs

People who have previously deployed are well aware of the confusion the military medical system can sometimes create. The Navy has created a new position to assist Sailors with those concerns.

Hospital Corpsman 1st Class Tammy Madison is now in the role of Resource Referral Tracking Manager (RRTM), supporting demobilizing Navy reservist and re-deploying Navy active duty member after their departure from the Navy Mobilization Processing Sites (NMPS).

HM1 Madison provides a "safety net" for those members throughout the referral process and assists, as needed, navigating the TRICARE, Veterans Affairs Medical Centers (VAMC), and Military Treatment Facilities (MTF). She maintains a data base for those questions to ensure the members concerns are resolved.

Besides addressing member's questions, the RRTM also tracks referrals to completion using a system designed specifically for this program, allowing annotation of each contact such as appointment updates and completed medical care. This is further assurance that members have a

complete military medical record.

For Reserve Component, this documentation is shared with CNRFC, and Active Component members have documentation of completion forwarded to their Parent Command.

Medical care and case management are not provided through this office. This program is specifically designed to ensure Sailors medical needs are met and completion is reported to the proper Chain of Command.

"I've been dealing with deploying and re-deploying Sailors since 2004, so I have several years of experience, said Madison. I have a strong understanding of the military culture and stressors associated with a wartime deployment. I know what to expect when they come back. My customer service skills are built on that foundation and utilized daily. This job is fully customer service oriented and geared toward the needs of our Sailors."

The Resource Referral Tracking Manager program was created by Capt. Linda Geisaka, Commander Navy Installations Command (CNIC) Headquarters, Global Senior Medical Officer.

According to Capt. Geisaka, Madison was more than qualified to fulfill the role of RRTM.



**Hospital Corpsman 1st Class Tammy Madison, Commander, Navy Installations Command Headquarters Detachment Resource Referral Tracking Manager (RRTM), assists a Sailor over the telephone inquiring information about Tricare. As the RRTM, Madison helps Sailors who need assistance accessing Tricare, Military Treatment Facilities and the U.S. Department of Veterans Affairs.** (U.S. Navy photo by Construction Electrician Constructionman Lucinda L. Moise/Released)

"I have known HM1 Madison for a long time. She has an excellent work history and has exceeded in everything she's done," stated Geisaka.

Currently, HM1 Madison is the only RRTM Navy wide. She is available to Sailors worldwide, answering many questions regarding medical benefits and entitlements.

For more information concerning the post-deployment referral process, she can be reached thru the Navy 311 Program at 855-628-9311.

April 11, 2013

Seabee Courier

**Communicating In Your Child's Love Language Workshop**  
Open to all parents and expecting parents...  
April the 11<sup>th</sup> from 6:00 p.m. to 7:30 p.m. at the Base Chapel

Come & strengthen your relationship with your child by learning how to communicate in your child's "love language"...and for the children, there will be:

- \*FREE childcare for ages 6 and under
- \*an Interactive FOCUS Workshop for ages 7 to 12

**FREE dinner for participants!**

To sign-up, please contact CDR Goldberg at 871-4906 or Bet Ramsey of FOCUS at 822-5736.

## See Something Wrong, Do Something Right!

NCIS has two new anonymous ways to report crimes or suspicious behavior with the use of discreet and secure online or texting tip lines.

### To report information by Cell text:

1. Text "NCIS" to the short code 274637 (CRIMES) from any cell or smart phone.
2. Receive a response, for example: "Your alias is: S2U5 Call 911 if urgent! If replies put you at risk, text "STOP"
3. Begin dialogue

### To report information Online:

1. Go to [www.NCIS.navy.mil](http://www.NCIS.navy.mil), click on the "Report a Crime" tab and select the icon for "text and Web tip Hotline."

*There is a reward of up to \$1,000 for information leading to a felony arrest or apprehension*



# Seabees dig deep to meet the mission



Above: JACKSONVILLE, Fla. - Builder 2nd Class Michael Nordquest, assigned to Construction Battalion Mobile Unit (CBMU) 202, Detachment Jacksonville, digs to locate a water line at Naval Air Station Jacksonville. The Seabees are transforming a vacant lot into a new park with seating areas, a pavilion with benches, landscaping, drainage and sidewalks with curbing. The park is being built as part of the previous demolition of former building 921, the former site of the Fleet Air Photographic Laboratory. (U.S. Navy photo by Sue Brink/Released) Right: SASEBO, Japan - Equipment Operator 3rd Class Jason Lincolnpons, from Concord, Calif., removes a large stone during the excavation of a drainage ditch designed to prevent flooding at a munitions storage facility. Lincolnpons is assigned to Naval Mobile Construction Battalion (NMCB) 5's Detail Sasebo, which is currently deployed to Japan performing construction readiness operations in support of U.S. Pacific Command. (U.S. Navy photo by Engineering Aide Constructionman Casey Smith/Released)



April 11, 2013

Seabee Courier

## Race Engines, Dirt Bikes, ATV's, Cigarette Boats, Zodiacs

Are you up to the challenge of hard work and repairing unique SOF equipment?

Naval Special Warfare Development Group is seeking active duty Construction Mechanics and all other Seabee rates.

- Motivated/Volunteer
- Pass Navy PFA
- E4 - E6
- No NJP
- No bankruptcy
- Obtain Secret/TOP Secret clearance



Email us at [!DEVGRURecruiting@vb.socom.mil](mailto:DEVGRURecruiting@vb.socom.mil) or contact your detailer to request additional information.

**The Face of Climate Change**

**EARTH DAY**

**April 22 from 9 a.m. to 1 p.m.**

**FITNESS CENTER TRACK**

# Child Abuse Prevention Month

*April is Child Abuse Prevention Month, but you can act to support families and protect children all year round*

## From the American Humane Association

[www.americanhumane.org](http://www.americanhumane.org)

The future prosperity of any community depends on its ability to foster the health and well-being of the next generation. When a community invests wisely in children and families, the next generation will pay that back through a lifetime of productivity and responsible citizenship.

Yet, when not all children have equal opportunity for healthy growth and development — due to experiences of child abuse and neglect — we put our future at risk.

While April is Child Abuse Prevention Month, you can make a big difference year-round through small acts that help protect children, strengthen families, promote traits that help protect families — and, ultimately, prevent the abuse and neglect of children.

Here is a list of simple tips that can have a positive effect on the well-being and healthy development of children, families and communities. Print the tips out and hang on your fridge or post in your office as a reminder of things you can do throughout the year to prevent child abuse and neglect!

For your family:

~ As a parent, block out 15 minutes a day to play one-on-one with your child — doing anything he or she wants. We know from studies that the more parents engage in positive activities with their children, the less they use negative physical and psychological discipline.

~ Tell the children or youth in your life how much you care for them and appreciate them. All children deserve to have someone who is “crazy about them” and loves them unconditionally.

~ Work with the kids in your life to explore their heritage and learn their family’s story. Every family has a rich story to tell and our connections to our past help us carry forward our values and traditions.

~ Connect with grandparents to preserve cultural heritage. Grandparents are an incredible source of cultural heritage — from traditions to language to food! Encourage them to tell stories to their grandchildren and even visit their schools to share where they come from.



For friends and neighbors:

~ Compliment a father . . . someone you know or even someone in public . . . on something positive you see him do with his children. Dads contribute uniquely to children’s development.

~ Offer your time to baby-sit for the child of a friend, neighbor or family member. All parents need help sometimes — even if it is just to rest or “recharge” for an hour or two.

~ Mentor a young dad you know in growing his relationship with his kids. Some young dads may need help with transportation or in identifying helpful resources for their children.

~ Support parents looking for a job by offering your professional knowledge and experience in resume writing or preparing for a job interview. Financial stability links directly with family stability and can have a big effect on the emotional well-being of caregivers and their children.

~ Build community trust and togetherness by inviting friends to participate in a meaningful cultural event in your life. Helping people learn about your culture may help them understand that despite some differences, we have a lot in common — especially the need for support now and then.

~ Be a resource and “sounding board” for a dad who is separated from his children. Dads provide qualities and benefits for their children no one else can.

~ Arrange a potluck event in your neighborhood to get to know other parents and their kids. Friends and neighbors can give outstanding support to families in times of need or stress.

For your community:

~ Sponsor, volunteer at or partici-

pate in a cultural event in your community. Families come from different cultural backgrounds that all bring value in creating caring and compassionate communities.

~ Do volunteer work for a youth- or family-serving organization in your community. Some families just need a little help from time to time, and community organizations are designed to do just that.

~ Take action on legislative issues that affect children and families. Call your elected representatives, join demonstrations and be sure always to vote to show that you support services to help families raise healthy children.

~ Introduce yourself to your neighbors. Caring and connected neighborhoods can be powerful in reducing neighborhood violence and supporting struggling parents.

~ Create a “Safe Children Zone” in your neighborhood. Host a community meeting with your neighbors to talk about what each of you can do to help create a sense of safety for the children in your neighborhood.

~ Volunteer at or donate resources to a local preschool or daycare center. Early education builds the foundation for a lifetime of healthy brain development.

~ Ask yours or another faith-based organization in your community about donations — even small ones — that can be made to support families in need. Some families need help providing for their children’s basic needs.

~ Contact your local child welfare and family-serving agencies and ask about volunteer opportunities. Each of us has a role to play in creating safe and healthy communities for children.

~ If you have reason to believe a child may be at risk of harm in their home, call your local child abuse hotline. Anyone who is worried about the well-being of a child can call to report their concerns.

Naval Construction Battalion Center (NCBC) Gulfport will formally proclaim its position in the fight against child abuse with a proclamation signing April 18 at 2:30 p.m., at the Fleet and Family Support Center, building 30. All NCBC military, civilian employees and family members are invited to witness the signing.

## Keeping it Green

### Tips to start composting for your garden



#### From StatePoint Media, Inc.

It doesn’t matter if you’re a gardening novice trying to supplement your dinner table with some home-grown veggies or an entrepreneur that earns a living off the land, composting is a simple way to go green and help save the environment.

You don’t have to be an environmentalist to compost, either. Compost, which is organic matter that has been decomposed and recycled and used for fertilizing soil, is great for your garden and will help reduce landfill waste. In addition, composting in your home garden will help you save money.

“Using compost means your garden will be more cost-effective because you will have to spend less on fertilizers, insecticides, and fungicides for a given harvest of any crop,” says Brett L. Markham, author of “The Mini Farming Guide to Composting,” the latest in his Mini Farming book series.

Across the country people are embracing the concept of self-sufficiency and preparedness, “mini farming” anywhere, from rooftop urban gardens to suburban backyards to larger land plots. Growing food is easier than ever and composting is a huge part of this movement.

Markham, who also has written the bestselling “Mini Farming: Self-Sufficiency on 1/4 Acre” as well as mini farming guides to fermenting and vegetable gardening, offers these gardening tips to get started on composting:

- Composting is a natural form of recycling, so use food waste, grass clippings, coffee grounds and even paper as compost. Just be sure to shred the paper first to speed up the process.
- Start your compost pile in a convenient spot, and make sure it is semi-shaded and well-drained.
- Add bulking agents such as wood chips to accelerate the breakdown of organic materials, allowing the finished material to fully stabilize and mature through a curing process. Add leaves, straw, or hay along with grass clippings or green manures for plenty of bulk.

Each layer should be no more than two inches so that the grass clippings or leaves don’t get matted down to form a layer impermeable to air.

- Keep the compost moist. Either water it yourself or let rain take care of it. The compost should be moist, but not soaked.
- Cover the compost pile to help retain moisture and heat. This will also help prevent the compost from being over-watered by the rain.
- Turn the compost pile with a shovel or a fork to aerate the pile. It is important to water the pile as you turn it as well. Turning the pile adds oxygen to the compost which is necessary to get the most out of your pile.
- Once you add the compost to your garden, you’ll be ready to start planting in two to five weeks!

You can learn more about composting, mini farming, and self-sufficiency at [www.MarkhamFarm.com/mainsite](http://www.MarkhamFarm.com/mainsite).

Composting is the first easy step to helping the environment while growing your own food. So make the most out of your garden, and start digging.

# 'The Meat & Potatoes of Life'

By Lisa Smith Molinari  
Military Spouse Contributor

## How many idiots does it take to fill out a 1040?



"Oh crud, we need to do our taxes," I recently exclaimed to my husband, as I do every year around this time.

After exhausting every reason to procrastinate – cleaning out the vegetable drawer, perusing old Hickory Farms catalogues left over from Christmas, clipping toenails, surfing E-bay for vintage bar signs, napping – we finally faced the music.

Coffee and a folder haphazardly filled with paperwork in hand, my husband and I reluctantly plopped down in front of our computer to complete the dreaded annual tax forms.

We haven't had the best luck preparing our tax forms over the years, and are conditioned to avoid the experience. Despite my law degree and my husband's master's degree in finance, neither of us ever grasped the simple concepts relevant to our personal income tax forms.

In law school, I took a course Tax Law and could write a scholarly paper on whether the federal income tax is a direct tax or an excise tax based on the Sixteenth Amendment and the Supreme Court's opinion in the Pollock case, but I struggled with my 1040EZ.

My husband's master's thesis

at the Naval Postgraduate School was entitled "Congress, Defense, and the Deficit: An Analysis of the FY 1996 Budget Process in the 104th Congress," but he couldn't tell the difference between short and long term capital gains if his retirement depended on it.

But every year, we begrudgingly spread out our paperwork and somehow fulfill our obligations as taxpayers.

One year, we wanted to act like grown ups, so we hired an accountant while stationed in Norfolk. He was a charming southern gentleman with blue eyes, silver white hair and a matching tidy moustache. He called me "ma'am" and politely sat with us one balmy evening in the early days of spring. Over the season's first lemonades, we casually chatted about our finances, and he gathered all the information he needed to prepare and file our returns. It was so easy, we wondered why we hadn't been doing it this way all along.

The next year, we tried to contact our charming accountant to do our taxes again, but strangely, he never returned our calls.

We soon found out that he couldn't call us back because he was locked up in the big house. Turns out, our southern gentleman was politely holding himself out as a CPA without a license, embezzling from clients, and obtaining money under false pretenses. Oops. Back to the drawing board.

Since then, we have been using Turbo Tax, a seemingly idiot-proof program which leads the user through a simplified series of questions designed to

accurately calculate all income and deductions. Somehow, my husband and I still have no idea what is going on.

"Do we qualify for the child tax credit?" I asked, as my husband slurped his coffee. "Heck if I know . . . just do whatever we did last year, that seemed to work" he said nonchalantly.

"I forget, do we have Roth IRAs or regular IRAs?" I said a few minutes later. Riffing through a pile of papers, my husband found our statements, which might as well have been written in Chinese. "Roth, but what on Earth is a 'recharacterized contribution?'"

My eyes started to cross as I tried to decipher our mutual fund papers. "Is 'cost basis' the same as 'purchase price?'" I said, searching my faded memory bank. "I don't know, just punch in \$200 and see what happens," my husband suggested.

After four hours, two pots of coffee, three calls to our financial manager, and at least a dozen choice expletives, we finally figured it all out and dutifully sent our forms off to Uncle Sam.

We won't get our return check for several weeks, but rest assured, we've already spent it, and lost the receipt. When our bank statements arrive, we won't know how to balance the checkbook. And next spring, we'll be back in front of our computer, dazed and confused all over again. Apparently, there are a few more things in life that are certain aside from death and taxes.

*Get more wit and observations from Lisa at her blog, <http://themeatandpotatoesof-life.com>.*

From **DEBT** page 2

are a number of government programs available to help.

For example, the Income Based Repayment ("IBR") program allows you to index your public loan payments to your annual income. The IBR program is a great option to begin making small but qualifying payments without going into default. In addition, the IBR program will forgive the remainder of your public loans if you make 120 continuous payments while employed in a government or public service job. In other words, by making a payment every month on time for ten years, your entire public loan balance will be forgiven no matter how small the payment or how much is left. The catch: you must stay in the military or work in a qualifying public service capacity in order to take advantage of the loan forgiveness feature.

As of December 2012, there's another option called Pay As Your Earn ("PAYE") that builds upon the IBR program and provides some additional benefits to qualifying borrowers. Unlike public loans, private loans do not qualify for the programs described above. Instead, you typically have to work out a repayment schedule with each individual loan provider.

As military service member, however, you have an extra arrow in your quiver via the Service Members Civil Relief Act ("SCRA"). The SCRA allows you to reduce the interest rate on student loans of all types to 6%. This is potentially huge savings over the life of the loan, particularly with regard to expensive private loans. The SCRA also allows you to place loans into military deferment during your active duty service. Although a great option for struggling families that simply can't make qualifying payments, military deferment is not the right choice for everyone. Loans in military deferment continue to accrue interest even though you are not required to make payments. The only exceptions are subsidized public loans, which do not accrue interest during military deferment. Moreover, loans in military deferment are not eligible for the IBR and PAYE programs. Finally, the interest accrued is "capitalized", meaning the interest is rolled into the principle, which results in the loan growing exponentially faster each and every year of deferment. So be careful.

Finally, all loans can be consolidated, which can provide you with a simplified payment process and an overall lower interest rate. But be careful. Consolidating public loans with a privately held company can dramatically limit your options, and consolidating pre-service loans will negate your ability to take advantage of the SCRA.

*Step 3: Develop a Plan* - Now that you've determined how to best take advantage of the options available for each of your loans, it's time to develop a plan for the future. I find that the biggest impediment for most people is simply keeping track. The maze of websites and the frequency at which student loans change ownership is frustrating and confusing for even seasoned professionals to keep up with.

Luckily, there are number of cheap solutions to these problems. I recommend that my clients enlist the help of a money management program such as [mint.com](http://mint.com), [Personal Capital](http://PersonalCapital.com), [Quicken](http://Quicken.com), [YNAB](http://YNAB.com), or one of the many others available. Both [mint.com](http://mint.com) and [Personal Capital](http://PersonalCapital.com) allow you to see the status of all of your financial accounts at once, which can take the hassle out of managing modern finances. Both are free and have smartphone apps that allow you to view your entire financial situation on the go. Programs like [Quicken](http://Quicken.com) and [YNAB](http://YNAB.com) cost a little more, but also provide powerful budget forecasting options that allow users to project financing and budgeting decisions into the future. Combining a budgeting tool like [Quicken](http://Quicken.com) or [YNAB](http://YNAB.com) with a free tracking program like [mint.com](http://mint.com) or [Personal Capital](http://PersonalCapital.com) puts users firmly in control of their financial futures.

Finally, [Sallie Mae](http://SallieMae.com) -- the biggest servicer of publicly held student loans -- recently introduced the [Upromise](http://Upromise.com) program, which merits an entire article in itself. In general, [Upromise](http://Upromise.com) offers a number of options to help chip away at your student loan balances such as special reward credit cards, online savings accounts, and much more. It's worth a look.

The bottom line is that no matter how bad the situation you have options, and as a member of the Armed Forces, you have more options than most. When in doubt, talk with your local military legal assistance provider to learn more about those options and good luck.

This article is not intended to substitute for the personal advice of a licensed attorney. Contact the Naval Construction Battalion Center (NCBC) legal office by calling 228-871-2620 for an appointment.

# Focus on Education

## Less than 9 weeks to reach the school year finish line

From Kevin Byrd

NCBC School Liaison Officer

With less than nine weeks remaining in the school year, fewer for seniors in high school, does your child need help getting over the end of the year hump? Tutor.com offers help with homework, studying, and test preparation in more than 16 subjects from elementary math to physics.

This program is provided by the Department of Defense. Authorized patrons include U.S. active duty military service members, Reservists, National Guard personnel on active duty in a deployed status, DoD civilians in a deployed status, and all authorized dependents.

If your student has become bogged down in a particular course Tutor.com can provide FREE, unlimited access to online tutoring. Expert tutors are ready to help students of all ages—from K-12 to college to adult learners—one-to-one in math, science, social studies and English, as well as with resume writing, and interview preparation. Help is available 24 hours a day, seven days a week.

To obtain assistance, students simply enter their question and become connected to a tutor in an interactive online classroom where they will work one-to-one until the problem is solved.

All tutors are screened, certified and background-checked. All sessions are recorded and reviewed for quality control.

To access the program, log in to Navy Knowledge Online account and click on the REFERENCE tab. Look for the Tutor.com box in the right column, and click on the links "Kids and Teens" or "Adults" to get a tutor. Authorized users will then follow instructions on the Web site for password and login information.

It is also about this time that the pressure to get high marks on exams kicks in. Students who get nervous before a test should be encouraged to try the following tips and strategies for keeping anxiety down and energy up for the next big exam.

Don't cram: Studying like crazy the night before an exam can leave your child exhausted and more stressed out than before.

Make up practice questions or take practice tests: Knowing the format and style of a test can reduce anxiety. Encourage students to always ask their teachers about how the test will be formatted.

Get a good night's sleep: Lack of sleep contributes heavily to anxiety. Be sure your child goes to bed on time the night before an exam.

Eat a healthy breakfast: Blood sugar is at its lowest in the morning. In order to think and problem-solve effectively, students need to refuel.

Read through the exam to budget time: By looking over the test, your child can avoid any unexpected surprises (and anxiety). Previewing also insures finishing in the allotted time.

Read all directions: Some students are so anxious to get the test over with that they fail to read the directions.

Jot notes: Jotting down brief notes right away can help your child feel less anxious about forgetting important facts or key information. Some students write important formulas or critical dates in the margin as soon as they receive their test papers.

Answer easy questions first: Getting the easier questions out of the way builds self-confidence and allows your child the time to focus more clearly on the harder questions.

Organize thoughts before writing: Students who organize their writing responses before they start writing typically score higher. Having a plan or even a short outline insures a well-structured response which hits all the main points.

Think positively: Negative thoughts during a test (e.g., "I'm going to fail") can not only destroy your child's confidence, but also take up valuable time which should be used to concentrate on the test!

Using these tips won't necessarily keep anxiety away completely. However, practicing these techniques can give your child the right skills to manage test stress when it does happen. Hopefully a combination of tutoring through Tutor.com and practicing these test tips will help your child achieve success and readily promote to the next grade.

## Coastline Community College to hold early summer registration

Coastline Community College will hold early registration for their summer term (June 18 - Aug. 11) from April 9 - May 28. For additional information, contact Dr. David Drye in the Navy College Office, building 60, room 239 or at 228-871-3439/2785 or at the website, <http://military.coastline.edu>

## Child Pride Day

Honoring military and DoD children for all the sacrifices they make as part of a military family.

9 a.m. to 2 p.m. April 20  
FREE in the Marina Park

- Parade & Opening Ceremony
- Food - \$1 per plate  
(includes hamburger or hot dog, chips and beverage)
- Games & Educational Displays
- Boat Rides & Inflatables
- Security Forces Working Dogs Demo
- Performances by Asian Pacific Dancers, Youth Center Dance, Cheer & Tae Kwon Do Students

To volunteer, call 377-4116.

In the event of rain, Child Pride Day will be held inside the Youth Center.



377-4116  
[www.keesler81fss.us](http://www.keesler81fss.us)

Two parking locations - Youth Center ballfields and the Bay Breeze Event Center. Free shuttles will run between these locations and Marina Park throughout the day. Youth 12 and younger must be accompanied by a parent or legal guardian.

Thanks to our sponsors:

- AAFES • Adams Produce • Chic-fil-A • DECA • Domino's • Dunkin' Donuts • Forest City • Gator Ranch • Gulf Islands Waterpark • Harris Jewelry • Home Depot • Keesler Federal Credit Union • Kraft Foods • Lazer Craze • Merchants Foodservice • Mississippi Surge • Nestlé • Sam's Club • Sweet Stuff Inc. • Reinhardts • USO

Federal endorsement of sponsors not intended.



NCBC School Liaison Officer, Kevin Byrd is located at MWR, Building 352, 1706 Bainbridge Ave., NCBC, 228-871-2117 (office), 228-224-4521 (cell) or email: [kevin.r.byrd@navy.mil](mailto:kevin.r.byrd@navy.mil)



**FREE Movie Program at the Training Hall:** Take a load off. Sit back and watch the big screen all by yourself for some alone time, or make it a family night and

**FREE Movies at the Training Hall have been suspended until further notice.**

**Please continue to check**

bring the whole crew! Stop by the Snack Bar on your way in to get that buttered movie popcorn and those other goodies that help you get lost in the moment. Forget what was playing? No worries - put the movie hotline in your phone, 228-871-3299 and call anytime!

**Facebook or call the movie line 228-871-3299 for updated scheduling. We apologize for the inconvenience.**

### Fitness

CDC Fitness Intramural sports makes working out fun. This season, sign up for softball or three on three lunchtime basketball. Get a group together and motivate each other to push that work out a little further with some healthy competition. Sign up today at the Fitness Center.

Spring can be a busy time on the job. Find balance and relaxation in yoga class. The CDC Fitness Center offers morning and afternoon yoga classes for your convenience. Improve your balance, strength, flexibility and posture all in one with a yoga style that promotes intensity and relaxation.

Summer is right around the corner. Are you ready for the beach? The CDC Fitness Center has everything you need to help lose pounds, tone up target areas or just plain feel better. The Center has top of the line cardio and strength training equipment and plenty of it - so you don't have to stand around waiting for machines. There are also racquetball and basketball courts, softball and soccer fields, and a running track. Equipment is available for rental at the front desk. And don't forget to finalize that healthy routine with a relaxing visit to the sauna.

### Information, Tickets and Travel

Visit an island and be home in

time for dinner. Ship Island Excursion tickets are now on sale at ITT at great low prices for adults and children. Vouchers are valid now through October 27. Ship Island is located eleven miles offshore and consists of Mississippi's undeveloped barrier islands. Call ITT today for more details.

On a budget? No worries - you can still afford to get away with ITT's military discounted prices that aren't available anywhere else - not even online. Design a fun-filled, high quality custom trip for you and your crew. Whether you have a day or a week, there is fun around the corner at the local breweries, beaches and hotels. Mobile, New Orleans and Pensacola are only a short distance away. Stop by today to design your worry free adventure.

Visit Disney World or enjoy an exciting Disney Cruise where dreams come true! Stop by ITT beside the NEX and receive a FREE child's Disney growth chart the last Wednesday of every month. Call 228-871-2231.

### Liberty Center

The Liberty program offers multiple recreation opportunities for the single sailor or unaccompanied active duty personnel of NCBC Gulfport. This FREE facility has Wi-Fi, pool tables, individual TVs with headphones that play cable or movies, a big screen with recliners, computers and a

# PURCHASE YOUR

## SHIP ISLAND

### EXCURSION

# TICKETS

## \$24/Adults

## \$15.25/3-10 yrs.

Vouchers are only valid now through October 27, 2013.  
Refunds will not be given after October 27, 2013.

### 228-871-2231

fully equipped video game room. Liberty also provides FREE shuttles to shopping and dining areas and an exciting monthly calendar of trips offered at discounted rates. Call or visit NCBC Liberty on Facebook for hours of operation and additional details. Search NCBC Liberty.

Do you just need to get away from base? Hitch a ride with the Liberty Center. Liberty is offering a FREE shuttle to the Edgewater Mall on Thursday. The shuttle departs at 6 p.m.

Tired of eating at the same places or in your room? Hop aboard the FREE Liberty shuttle. Liberty is offering its Downtown Long Beach Dinner Dash on Friday; departing at 6 p.m.

### Navy Outdoor Rec

You can be sure to find the best prices around at NOR. Stop by and pick up a price list for all of your spring outdoor plans from boats and camping gear to party favorites like bounce houses. NOR's pricing can't be beat. NOR is open Monday, 8 a.m. - 1 p.m., Thursday and Friday 10 a.m. - 6 p.m. and Saturday 7 a.m. - 1 p.m.

Don't sit around in your room bored when you could be having fun with friends at the Beehive. Sit back and enjoy the flat screens, play a little pool, and just have fun! With an excellent beverage selection, you are sure to find your preference. Call

228-871-4009 for info.

### Food and Beverage

Don't let a busy work week ruin your eating habits. The Grill has healthy food options on the menu. Just look for the apple! Need a menu for your office or want to place a delivery order, call 228-871-2494. The Grill is open Monday - Friday from 6:30 a.m. - 1:30 p.m. and offers lunch delivery 11 a.m. - 1 p.m.

Don't skip the most important meal of the day because you are in a rush? Call your order in at The Grill and it will be ready when you get there. The Grill is open as early as 6:30 a.m. and offers a variety of tasty options from French toast plates to breakfast burritos or traditional eggs and bacon. The Grill is located at the corner of Colby and 7th Street.

Anchors & Eagles: Great serv-

ice and good times are what you can expect at Anchors & Eagles. Open Tuesday - Thursday 2 - 9 p.m. and designated for chiefs and officers. Stop by and shake off the day with comrades.

### Youth Activities

Don't miss Big Screen Movie Night Friday from 6 - 9 p.m. For only \$2, enjoy popcorn and an exciting film with all your friends.

On Saturday from 9 a.m. - 3 p.m., get out of the house for the Youth & Teen Scavenger Hunt Extreme. The Hunt is only \$5.

There is always something fun to do at the YAC. On Tuesday, take your pick between Scooter Races or a Basketball Hot Shot Challenge. Events are from 5:30 - 8:30 p.m. and are absolutely FREE!

### MWR Program contact information

Anchors & Eagles	228-871-4607
Auto Skills Center	228-871-2804
Beehive All Hands Club	228-871-4009
Child Development Center	228-871-2323
Fitness Center	228-871-2668
Information, Tickets & Travel	228-871-2231
Liberty Center	228-871-4684
Seabee Heritage Center	228-871-3619
Navy Outdoor Recreation	228-871-2127
Shields RV Park	228-871-5435
The Grill	228-871-2494
Training Hall	228-871-4750
Youth Activities Center	228-871-2251
Main Office	228-871-2538

# NCBC Helping Hands volunteer opportunities

**RAMP FOR DISABLED CHILD** - There is an urgent need for three volunteers to construct an ADA compliant ramp in Gautier for a child with disabilities. If you can help, please contact Cynthia Singletary, 228-388-2401 or csingletary.life@gmail.com .

**USO GULF COAST** - The USO Gulf Coast needs 14 - 16 volunteers to work at the USO information at the Gulfport - Biloxi International Airport. The desk will be staffed seven days a week between 8 a.m. - 6 p.m. Volunteer shifts will be five hours long (8 a.m. - 1 p.m. and 1 p.m. - 6 p.m.) Volunteers are responsible for greeting guests, directing them to the USO lounge and answering general questions about local hotels, restaurants, casinos, and events in the area. Resources will be provided to volunteers to assist with recommendations. To register to volunteer please visit [www.USOVolunteer.org](http://www.USOVolunteer.org).

**GULFPORT CENTRAL MIDDLE SCHOOL - GCMS**, 1310 42nd Ave, Gulfport is asking for 10 proctor/hall monitors April 10, from 7:30 - 11:30 a.m. Contact Erwin Gilliam, Guidance Counselor, 228-870-1020.

**FLORENCE GARDENS 5K RUN** - Twelve volunteers are needed for the Florence Gardens 5K Run April 13, 4 p.m. All proceeds will benefit Make a Wish. Volunteers are needed to assist with parking, registration, water stations and other key components of the race. Florence Gardens is located at 12321 Preservation Drive Gulfport. If you are interested in volunteering, please contact Vicki Parkhill, 228-539-5039, ext. 6 or email [www.florence-garden.com](http://www.florence-garden.com).

**BRANTLEY GILBERT CONCERT** - The Seabee Ball Committee is looking for 50 volunteers to support the Brantley Gilbert Concert, April 18 at the Coast Coliseum. If you are interested, please contact LT Nathan Chenarak (new Seabee Ball officer in charge) at [Nathan.chenarak@navy.mil](mailto:Nathan.chenarak@navy.mil).

**HONOR FLIGHT** - The April 23, Honor Flight is in need of 62 volunteers in the morning to help the veterans as they arrive at the Gulfport airport, and 200 or more that evening to welcome them home. This is a big event for the community and we have historically been the first to greet the veterans and the first to

welcome them home. Uniform for the event will be Type I or III. Muster for the morning is 5 a.m. The evening time is still to be determined, but in the past it has been approximately 6:30 p.m. Contact Chief Ryan Wilber at [ryan.g.wilber@navy.mil](mailto:ryan.g.wilber@navy.mil) ASAP if you wish to volunteer.

**SMOKIN' THE SOUND AND SMOKIN' THE LAKE** - Smokin' the Sound and Smokin' the Lake, April 26 - 28, and Smokin' the Lake, May 4 - 5, are returning to the Mississippi Gulf Coast. Race organizers are asking for volunteers to sell and attach wrist bands to event spectators, director spectators to viewing areas and perform other volunteer services. Volunteers will be provided with a meal. If you are interested in volunteering, please contact Chief Ryan Wilber at [ryan.wilber@navy.mil](mailto:ryan.wilber@navy.mil) or stop by the NCBC Public Affairs Office, building 1, room 205, no later than April 12.

**NORTH GULFPORT 8th GRADE PROCTORS** - North Gulfport 8th Grade, 4715 Illinois Avenue, Gulfport is looking for test proctors for May 1, 14, 15 and 16. Proctor

training sessions will be April 24 -30 in the Counselor's office. If you are unable to attend proctor training on the dates listed, other arrangements can be made. To volunteer, please contact Sherry Johnson, 228-864-8944 or [Shejohnson@harrison.k12.ms](mailto:Shejohnson@harrison.k12.ms).

**PASS CHRISTIAN BOYS & GIRLS CLUB SOFTBALL BENEFIT** - Four volunteers are needed to serve as umpires at the "Bases Loaded for Boys and Girls Club Adult Co-ed Softball Tournament," May 4. The tournament will be held at Klondyke Road Fields, Long Beach. Teams are also welcome - fee is \$150 per team. Parties interested in volunteering or entering a team can contact Leah Ladner, Bal-four Beatty Communities, 228-863-0424 or [lladner@bbcgpr.com](mailto:lladner@bbcgpr.com).

**LONG BEACH SCHOOL DISTRICT** has requested proctors for the May State tests. Contact Christ Spinks, Assistant Superintendent, at 228-864-1146 for information.

**ORANGE GROVE ELEMENTARY** - Orange Grove Elementary, 11391 Old Highway 49, Gulfport is in need of six volunteers May 1, to serve as test proctors and 35 volunteers, May

14, 15 and 16 to serve as proctors. Volunteers are asked to report to the school by 7:30 a.m. Please contact Stephanie Schepens, 228-365-0204 for more information.

**CENTRAL ELEMENTARY SCHOOL** - Volunteers are needed to serve as proctors at Central Elementary School, 1043 Pass Road, Gulfport, for state testing May 14 - 17. If you are able to help, please contact Jessica Mitchell at [jessica.dincy@gulfportschools.org](mailto:jessica.dincy@gulfportschools.org) or 228-865-4641.

**FIELD DAY VOLUNTEERS** - Bel-Aire Elementary School, 10531 Klien Road, Gulfport is asking for 40 volunteers to help out at the school's Field Day May 17, 7 a.m. - 2:30 p.m. Volunteers will assist with running the games, helping out at the concession stands and supervising the bounce house. If you are interested, please send an email to [ctclemons@bellsouth.net](mailto:ctclemons@bellsouth.net).

**COAST SALVATION ARMY NEEDS VOLUNTEERS** - Volunteers are needed for various projects throughout the year. Contact Shawna Tatge for info, [Shawna\\_Tatge@uss.salvationarmy.org](mailto:Shawna_Tatge@uss.salvationarmy.org).

## Seabee Memorial Chapel



### Center Chaplains:

**Lt. Cmdr. Paul Smith, Protestant Chaplain**

**Lt. Yoon Choi, Protestant Chaplain**

**For information concerning other faith groups, call the chapel office at 228-871-2454**

**Services: Gospel Service: 8 a.m.**

**Sunday Catholic Mass: 9:30 a.m.**

**Weekday Mass: Tuesday, 11:15 a.m.**

**Divine Worship: Sunday, 10:30 a.m.**

## Chapel Offerings

### Looking for a church?

The Seabee Memorial Chapel holds services every Sunday that might suit your needs. Protestant Services include a Gospel Service at 8 a.m. and Divine Worship Service at 10:30 a.m. Catholic Services include Catholic Mass at 9:30 a.m. There is also Catholic Mass Tuesdays at 11:15 a.m.

### Seabee Pantry

The Seabee Pantry needs restocking. During the holidays, the need for food donations is at its highest level. Please donate as many canned goods and other nonperishables as possible. Donation drop-off sites are located at the Navy Exchange, Chapel, Commissary, Fleet and Family Support Center and Armed Forces Retirement Home. The Seabee Pantry is for anyone affiliated with NCBC.

### Praise and Worship

The Seabee Memorial Chapel is looking for new members for the Praise and Worship Team for the Divine Worship Service at 10:30 a.m. Sundays. If you can sing or play an instrument, you are invited to come share your gift.

### Women's Bible Study

Women's Bible Study is held Wednesdays at 11 a.m. at the Seabee Memorial Chapel. Free child care is available. For more information on all offerings that are available, contact the chapel at 228-871-2454.

### From Chief of Naval Personnel - Military Pay System Audit . . .

The Department of Defense Military pay system will undergo a scheduled audit in the near future. Part of the audit includes verifying pay transactions and ensuring personnel documents, including Leave and Earnings Statements, are updated in Official Military Personnel Files (OMPF). Service members are asked to ensure LES and OMPF files are accurate and up to date. Questions regarding the audit may be forwarded to [CCL-MB-MILPAYOPS@dfas.mil](mailto:CCL-MB-MILPAYOPS@dfas.mil).



**SUPPORT**

**Family Readiness Groups**

**NMCB 1 FRG** invites friends and family members to attend FRG meetings the first Monday of every month at the Youth Activity Center, building 335. A potluck dinner is served at 6 p.m., followed by a meeting at 6:30 p.m. Children are welcome and babysitting is provided during deployment. Contact FRG President Jenny Richter, e-mail nmcbonefrg@gmail.com.

**NMCB 11 FRG** For more information regarding the NMCB 11 FRG, please visit [www.facebook.com/nmcb11frg](http://www.facebook.com/nmcb11frg) or email us at nmcb11frg@gmail.com.

**NMCB 74 FRG** All families of NMCB 74 are invited to the 74 FRG meeting the third Monday of each month. Meetings are at the MWR Youth Activities Center, building 335, behind the Grinder on NCBC. Socializing begins at 5:30 p.m., and meetings begin at 6 p.m. Bring a covered dish to share at our potluck dinner. Children are welcome. Email nmcb74fsg@yahoo.com or visit our Facebook page at "NMCB74 Fearless FRG" for more information.

**NMCB 133 FRG** invites all friends and family members to attend FRG meetings the first Monday of the month at 6 p.m. at the Youth Center. Children are welcome and babysitting is provided.

Please bring a dish to share. For more information contact FRG President Jaime Royal at 317-730-4064 or email NMCB133fsg@gmail.com. Log on to the FRG site, [http://www.wix.com/NMCB133\\_FSG/133frg](http://www.wix.com/NMCB133_FSG/133frg).

**FOCUS**

Families OverComing Under Stress (FOCUS), provides resiliency training to service members and their families by teaching practical skills to help meet the challenges of military life, including how to communicate & solve problems effectively and to successfully set goals together. Confidential and free with family-friendly hours, contact FOCUS today! Call 228- 822-5736 or email [Gulfport@focusproject.org](mailto:Gulfport@focusproject.org)

**Gulfport Officer's Spouse Club**

The Gulfport Officers' Spouses' Club is a social organization that has FUN while helping our community. We meet monthly and have special interest groups for almost everyone! For more information, email [goscgulfport@yahoo.com](mailto:goscgulfport@yahoo.com). We hope to see YOU soon!

**Navy Wives Clubs of America, Inc.** The Navy Wives Clubs of America, Inc. is interested in reestablishing a club in the local area. If you are interested in joining an organization that promotes the health and welfare of any enlisted member of the Navy, Marine Corps or Coast Guard, please contact Darlene Carpenter at 228-342-2271 or Tina O'Shields, 228-357-0513. Visit [www.navywivesclubs-ofamerica.org](http://www.navywivesclubs-ofamerica.org) for more information on NWCA.

**NMCRS**

The Navy-Marine Corps Relief Society Thrift Shop is located in building 29 on Snead Street. The Thrift Shop is staffed entirely by volunteers, and child care and mileage are reimbursed. Retail hours of operation are Tuesday, Wednesday and Friday, 9 a.m. - 1 p.m. Volunteers are always welcome. Visit the NMCRS offices at the Fleet and Family Support Center, building 30,

suite 103 or call 228-871-2610 to find out how to become a part of the NMCRS volunteer team!

**Gamblers Anonymous**

The Fleet and Family Support Center offers GA meetings every Thursday at 11 a.m. GA is a fellowship of people who share their experience, strength and hope with each other. All meetings are confidential and facilitated by GA. Come to a meeting or call Jim Soriano at 228-871-3000 for details.

**TRAINING**

**Naval Sea Cadets** The Gulfport branch of the Naval Sea Cadets are recruiting youth ages 11 to 17 for Sea Cadets, a nation-wide organization that help youth achieve personal success through nautical training. Meetings are the third Saturday of the month from 8 a.m. until 3 p.m., building 1, 2nd floor conference room. Contact Lt.j.g. Bowling at 228-313-9035 or [coachcb@yahoo.com](mailto:coachcb@yahoo.com) for details.

**SOCIAL**

**Miss. Gulf Coast First Class Association** is always looking for new members. Meetings are every Wednesday at 2:30 p.m., at the Fitness Center classroom. For more information, contact Association president, CE1 Daniel Shaver, 228-871-2145.

**NCBC Multi-Cultural Diversity Committee** is seeking members. Meetings are held the first and third Wednesday of the month at 9 a.m., at the Seabee Memorial Chapel. Contact BU1 Jerma Cloude, 228-871-2454 for details.

**VFW Post 3937 Long Beach** is open Monday - Thursday from noon until 8 p.m., Friday and Saturday from noon until 10 p.m., Sunday from noon until 7 p.m. The first Friday of the month is Seafood Night, the remaining Fridays are Steak Night. Breakfast is served from 7 to 10 a.m. on Saturdays. VFW meetings are held the second Wednesday of the month at 7:30 p.m. New members are always welcome. Contact Post

Commander Bill North at 228-863-8602 for info. **VFW Post 4526 Orange Grove** is open daily from Noon to 10 p.m. and located at 15206 Dedeaux Road, Orange Grove. Meetings are the first Wednesday of the month at 7 p.m. All are welcome and encouraged to attend. Call 228-832-0017 for more info.

**NMCB 62 Alumni Group**

Naval Mobile Construction Battalion (NMCB) 62 was recommissioned in Gulfport in 1966, and decommissioned in 1989. To become a member, go to <http://nmcb62alumni.org> or for links to Seabee historical sites. Seabee Veterans of America Island X-1 Gulfport are seeking Active Duty, Reserve, Retired or Seabees who left the military after a short period of time. Island X-1 Gulfport meets the first Thursday of each month at Anchors & Eagles at 7 p.m. Contact Joe Scott (secretary) at 228-669-8335 or [elevenoaks58@cableone.net](mailto:elevenoaks58@cableone.net) or log onto [www.nsva.org](http://www.nsva.org) for information.

**D.A.V. - Disabled American Veterans, Chapter 5** invites Veterans and future Veterans to monthly meetings held the 3rd Monday of each month at 7 p.m. Call Service Officer, Silva Royer at 228-324-1888 to find out more about our organization.

**HERITAGE**

**The Seabee Gift Store** is located in the Seabee Heritage Center Training Hall, building 446. Hours are Monday -Friday, 10 a.m. to 4 p.m., and Saturdays from 11a.m. to 3 p.m. The shop has a variety of Seabee related memorabilia, books and DVD's. Contact the museum at [www.seabeeuseumstore.org](http://www.seabeeuseumstore.org) or call the gift shop at 228-871-4779 for information on all that is available.

*To publicize your organization, send information to [seabeescourier@navy.mil](mailto:seabeescourier@navy.mil)*



**Semi Annual Scholarship Golf Tournament**



The Society of American Military Engineers (S.A.M.E.) is holding a scholarship fund raiser golf tournament May 17, at 1 p.m., at Bay Breeze Golf Course, Keesler Air Force Base. Lunch will be served at noon and is included in the \$75/player fee or \$260/4 person team fee. The event features a \$40K Shootout from mulligan participants. Mulligans will be available for purchase for \$5 or 3/\$10. To register, go to <http://www.samegulfoasttournament.com>.