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# Military Saves Campaign Seeks to Build Wealth

By Lt. j.g. Megan Dooner, NAS Whiting Field Public Affairs.

Each February, the military emphasizes the value of fiscal security through the annual Military Saves Campaign. This year, from Feb. 20-27, Naval Air Station Whiting Field will be participating in this annual program with a series of classes, information booths and flyers to help Sailors, Soldiers, Airmen, Coast Guardsmen and Marines save.

The Department of Defense (DOD) Financial Readiness Campaign is designed to encourage both military and civilian personnel on the base to save and build wealth and reduce debt. The ultimate goal is to improve mission readiness through financial planning, preparedness and reducing financial stress.

Eugene Jackson coordinates the financial education programs at NAS Whiting Field and is the head of the Personal Financial Management Program. He explained that the Military Saves Campaign is a relatively new event (in its fifth year) that is a spin on an older national program sponsored by



Naval Air Station Whiting Field Commanding Officer Capt. Pete Hall prepares to sign the Military Saves Week proclamation for the base. Fleet and Family Support Center Director Bill Lawson and FFSC representative Eugene Jackson, as well as departmental financial counselors Aviation Boatswain's Mate First Class Cesar Rivera and Aviation Boatswain's Mate Second Class Marquis Clark stand in support. U.S. Navy photo by Jay Cope.

- (Cont. on Page 5)

# Facility manager brings bicycle back to child



Kyle Simpson sits on his recycled bike, thanks to the generosity of the Whiting Pines Facility Manager Bennie Giles. Photo courtesy of the Whiting Pines Housing Complex.

By 2nd Lt. Molly LeBlanc, NAS Whiting Field Public Affairs

Receiving one's first bicycle, as a birthday or Christmas present, is a fond memory of childhood that is etched in the memory of many American youths. The thrill of learning to ride a bike without training wheels is without comparison, and it's an accomplishment that is a rite of passage for growing kids. The only thing that can make the pride of learning to ride a 'two wheeler' even better: owning your very own bike.

Bennie Giles, Facility Manager at the Whiting Pines housing community for Naval Air Station Whiting Field, had all of this in mind on the

day 9 year old Kyle Simpson brought a picture into the neighborhood management office. The picture was of Kyle and his favorite belonging: his bike. He explained that the bike had gone missing, and asked if Bennie and the rest of the staff would keep their eyes open for it.

"I felt so bad, because I knew how much he loved that bike" said Giles, "every once in a while I would take a drive around the neighborhood to see if I could find it, but I never did."

The bike had been Kyle's most prized possession during the year that he owned it. He ensured it was always clean and shiny, checking the tire pres-

- (Cont. on Page 6)

# Timely PTS applications vital to staying Navy

## From Navy Personnel Command Public Affairs Office

**MILLINGTON, Tenn. (NNS)** -- Navy Personnel Command (NPC) is reminding commands and Sailors that submitting Perform to Serve (PTS) applications is the key to being able to stay Navy.

"If you're in a leadership position, this should be one of your top priorities," said NPC Force Master Chief (AW/SW/NAC) Jon D. Port. "Sailors E6 and below with up to 14 years active service must use PTS/Fleet Rating Identification Engine (RIDE) to remain in the Navy. They must carefully watch those timelines and work with their command retention team to ensure timely application.

"PTS is as much the Sailor's responsibility as it is a command responsibility," Port added. "But Sailors need to be provided the tools and information to do this. That informational role rests with the command retention team."

An approved PTS application is required before negotiating for orders, reenlisting or extending. NAVADMIN 352/10 explains how PTS is used to shape the Navy, and includes all business rules concerning.

Port said all Sailors should set an alarm to go off 15 months before their projected rotation date or reenlistment. Commands must ensure PTS applications are submitted for all designated Sailors in ranks E3-E6 who have up to 14 years of service as early as 15 months, but no later than 12 months prior to their end of active obligated service (EAOS). If a Sailor has extended, then these time frames use the extended or "soft" EAOS (SEAOS).

During this mandatory submission period, applications must be completed even if the Sailor plans to separate or if the Sailor is ineligible or not recommended for reenlist-

ment at the time of application.

PTS quotas issued prior to Oct. 1, 2009, are valid until March 1, 2011. Career counselors and commands are required to obtain Enlisted Community Manager concurrence prior to using quotas issued before Oct. 1, 2009. PTS quota approvals will be granted after the monthly rack and stack, and final review.

"Getting into PTS on time is not enough," said Joseph Kelly, PTS/Fleet RIDE program manager. "Sailors must also pay attention and start negotiating orders and handling reenlistment prerequisites to ensure the quota doesn't expire."

Once additional obligated service is incurred for an approved PTS application, or a period of 13 months passes since the quota was issued, the PTS quota is considered expired and is no longer valid. Quotas also expire if a Sailor extends. If a quota expires, the Sailor must reapply.

Kelly said separate formulas remain for in-rate and conversion applications; however, applicants will only be compared against other Sailors within the same year group. He said this is a fairer rule because previously they were compared against Sailors within the same zone, which meant a third class petty officer with little experience could end up competing with a more-seasoned first class petty officer.

Applications for PTS-eligible Sailors will be automatically pre-populated in Fleet RIDE 15 months prior to their SEAOS, but they must manually apply in PTS with their career counselor's help.

For questions, e-mail [PTS\\_Help\\_Desk@navy.mil](mailto:PTS_Help_Desk@navy.mil). For in-depth information concerning PTS, visit [www.npc.navy.mil/CareerInfo/PerformtoServe/](http://www.npc.navy.mil/CareerInfo/PerformtoServe/).

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## NASWF to participate in Exercise Solid Curtain/Citadel Shield

Exercise "Solid Curtain - Citadel Shield 2011" is an anti-terrorism/force protection exercise that will be conducted on all continental United States (CONUS) naval installations Feb. 21-25, including Naval Air Station Whiting Field.

"This exercise will enhance the training and readiness of our security personnel and first responders," said Rear Adm. Tim Alexander, Commander, Navy Region Southeast. "It will also create a learning environment for installation personnel to exercise functional plans and operational capabilities."

Alexander also stressed the importance of the training. "This is the time to prepare and learn how to adapt to diverse and fast-moving situations. The more opportunities we have to train, the more proficient we'll be in dealing with real-world events." Military personnel, civilian employees, retirees, and family members should factor in additional time for getting through gates to conduct their business on the base. Vehicle drivers and passengers should carry proper identification with them at all times. Please be patient and

follow the directions of security personnel.

The Santa Rosa County community may also experience traffic delays on roadways leading to or in proximity to NAS Whiting Field. Area residents may also notice increased military activity associated with the exercise. Elevation of force protection conditions and increased security measures can be anticipated for the duration of the exercise.

Solid Curtain is an operational level training event. Citadel Shield, conducted by Commander Navy Installations Command, provides advance guidance for participants in individual field training exercises. Exercise scenarios range from low-key events, such as recognizing and countering base surveillance operations, to higher-tempo and active simulated emergencies, such as small boat attacks on waterfront bases and cyber attacks on installations.

Solid Curtain - Citadel Shield is a regularly scheduled exercise and is not being held in response to any specific threat.

# News and Notes

**Zumba Class** - Morale, Welfare and Recreation is planning a Zumba Fitness Class to begin March 1. Classes will run Tuesdays and Thursdays at 6:30 p.m. and every other Saturday at 10:45 a.m. Classes will cost \$3 for active duty/retired military/dependents, \$4 for other base personnel and \$5 for civilian guests. The class will be taught by Jessica Marcoux. Call 623-7097 for details.

**Lunch and Learn** - NAS Whiting Field's Fleet and Family Support Center is hosting "Lunch and Learn" seminars beginning March 3 and continuing on the first Thursday of each month. FFSC, is providing the sessions from 11:30 a.m. to 12:30 p.m. The first topic, on March 3, is Divorce and Separation. Check back for more information on additional topics provided each month. For information contact Julie or Pat at 623-7177.

**Artists Needed for Arts Festival (Date Change)** - The Santa Rosa Arts and Culture Foundation (SRACF), is calling for all artists, entertainers, performers, historic and ethnic cultural groups, vendors and volunteers for the 23rd Riverwalk Arts Festival. The Festival will take place April 8, 9 and 10 in downtown Milton. Call 850-393-0121 for more information.

**Orange Beach Seafood Festival** - For the 18th year, Orange Beach will play host to the annual Orange Beach Seafood Festival and Car Show Feb. 19. The event is the main fundraiser for the Orange Beach Sports Association which supports baseball, softball and other youth sports related-activities in the city of Orange Beach. Thousands of festival goers will feast on fried grouper, fried shrimp, chicken and Orange Beach grits, a traditional Southern grit with lots of cheese. Car lovers will gaze at more than 100 sleek automobiles including Orange Beach Fire Department's antique fire truck. More than 30 arts and crafts booths, paintings, photography, hand-made jewelry, pottery and ceramics, fabric creations, handmade soaps, plus much more. Orange Beach Sport-



### A Fond Farewell

**Commissary store director, Kim Jackson and DECA deputy director and chief operating officer, Thomas Milks, stand with Linda Masraum shortly after presenting her with a director's coin. Masraum has worked for the commissary since 1995 and retires at the end of February. U.S. Navy photo by Lt. j.g. Megan Dooner.**

splex, 4389 William Silvers Parkway, Orange Beach, Ala. Food served 10 a.m. to 5 p.m. Cost: Free admission to the festival, \$10 for plate of seafood. For details, call 251-981-1524.

**King Lear** - Pensacola State College will perform one of Shakespeare's greatest tragedies Feb. 26 - 28 and March 5 - 7. Friday and Saturday performances begin at 7:30 p.m. and Sunday matinees will start at 2:30 p.m. "King Lear," the fictional King of England hands over his kingdom to two daughters whom he believes truly love him. Angry that his youngest daughter, does not appear to do so, Lear banishes her and a lord who defends her. Tickets are \$10 for reserved admission, \$8 for children and seniors and \$6 for non-PSC students. Call 484-1847 for details or to reserve seats.



**BUILD YOUR SAVINGS ARSENAL**



FOR MORE INFORMATION, CONTACT

Eugene Jackson - 623-7177

[militarysaves.org](http://militarysaves.org)



**TAKE THE PLEDGE TODAY!**  
at [militarysaves.org](http://militarysaves.org)

- ESTABLISH A FINANCIAL PLAN
- SAVE MONEY
- REDUCE DEBT
- ENROLL IN THE THRIFT SAVINGS PLAN

## Upcoming Events

Feb. 16, TBD - RADM Olutoyin, Nigerian Navy CSO Visit  
Feb. 21, All Day - Presidents' Day Holiday  
Feb. 22, 0700 - Exercise Solid Curtain-Citadel Shield Begins

Feb. 25, TBD - Margaret Flowers Award Luncheon - PCola  
Feb. 25, 1300 - Winging Ceremony - Base Auditorium  
Mar. 3, 1800 - Milton Mardi Gras Parade - Main Street

# Fleet and Family Support Center Classes

## ***Money & The Move - Thursday - 1 to 3 p.m., Feb. 17***

Relocating due to a permanent change of station assignment is exciting but can be expensive. Even though the government provides relocation allowances, many families find a move puts a definite strain on their budget. This sixty-minute session targets active duty military and their spouses who are relocating due to reassignment or transition. This class will educate participants of these entitlements.

## ***VA Representative (Call for Appointment) - Friday - 8 a.m. to Noon, Feb. 25***

## ***Thrift Savings Plan - 9 to 11:30 a.m., Feb. 22***

Start investing in your future now. The money you save and earn through your TSP account will provide an important source of retirement income. Class will be held at the FFSC conference room. For more information, call 623-7177.

## ***E-Books Workshop - 1 to 3 p.m., Feb. 22***

A new class designed to help you navigate the Navy Knowledge Online program and use the library of free e-books and audio book to your best advantage. It is recommended that you bring your laptop computer or e-reader with you. NKO is not yet compatible with the Kindle e-reader.

## ***Home Buying Class - Wednesday - 1 to 3 p.m., Feb. 23***

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! For details, call 623-7177.

## ***Credit Management - Friday - 1 to 3 p.m., Feb. 25***

Using Credit Wisely is a 60-90 minute program designed to help participants to use credit wisely, establish and maintain a good credit rating, and avoid excessive debt. Used appropriately it can be an excellent tool, but used the wrong way it can bring the financial wheels of your life to a grinding halt for a long, long time. This class will educate attendees on the wise and unwise use of credit, establishing credit history, the cost of credit, and the warning signs of having too much credit.

# BBB® urges caution with Refund Anticipation Loans

Pensacola, Fla. (Feb. 11, 2011) – BBB warns that two conditions in the marketplace may make getting a Refund Anticipation Loan – a short-term, high-interest advance against your tax refund – even riskier this year. The IRS is no longer providing the Debt Indicator “credit check” service to tax preparers. And the BP oil spill may complicate tax time for taxpayers along the Gulf Coast who aren’t prepared to pay taxes on checks for lost wages.

“Just like payday loans, Refund Anticipation Loans are expensive, short-term loans in which consumers pay to borrow their own money,” said Norman Wright, president and CEO of your BBB|Northwest Florida. “But if the tax preparer makes a mistake in calculating their refund or if a refund is delayed for any reason, taxpayers could be required to pay additional fines and fees, too. And given that many taxpayers may not be expecting to receive a 1099 form from BP oil spill funds, it’s possible that some taxpayers could be in for a surprise this year.”

While they may seem like quick cash, the National Consumer Law Center found that the effective annualized rate for RALs can range from about 50 percent to nearly 500 percent. The loans usually only last 7-14 days, until the taxpayer’s IRS refund repays the loan.

The IRS recently changed its policy and no longer provides the Debt Indicator to tax preparers, which revealed whether a taxpayer’s refund might be intercepted for government debts. Without this Debt Indicator, RAL lending is expected to decline and become much riskier and thus even more expensive for taxpayers as well.

Gulf Coast taxpayers who received funds from BP for lost wages may find themselves in unfamiliar territory when they receive an IRS Form 1099 if they are accustomed to only receiving a W-2. And taxpayers accustomed to receiving a refund may be shocked to learn that taxes are not withheld on BP lost wages checks and instead of receiving a refund, they now owe taxes.

Your BBB offers the following advice for taxpayers considering a Refund Anticipation Loan:

- Consider e-File and direct deposit: It’s the fastest and most secure way for consumers to receive refunds; taxpayers can have their money in as little as 8 to 15 days.

- Don’t fall for the “convenient” debit card: These cards are another way for tax preparers to make money. The debit card often includes hidden fees and some have limits on how much money you can access at one time.

- Finance purchases other ways: If consumers are looking to purchase specific high-priced items with their refunds, BBB encourages financing options other than RALs, such as store credit promotions and offers.

- If you must, then shop around: If necessary to have a refund immediately, BBB suggests consumers shop around and look for good deals. Fees and RALs vary by tax preparer. Consumers can check out tax preparer’s record of integrity and performance free-of-charge with BBB Reliability Reports, available online at [www.bbb.org](http://www.bbb.org).

For additional information and advice you can trust this tax season, start with [bbb.org](http://bbb.org) or call 850.429.0002 or 800.729.9226.

# Military Saves

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the Consumer Federation of America (CFA).

"Military Saves is an event that "piggy-backs" on the long standing America Saves Campaign, which began in 1968. The DOD wants to be more involved in individuals' savings plan. Financial hardships may affect service members' professional and personal lives. We want to help ensure that our military, DOD and civilian personnel have the tools to prevent and alleviate financial stress."

While Military Saves is a year-long effort, Military Saves Week is an opportunity for the military community to come together with appropriate federal, state, and local resources, including banks and defense credit unions on military installations, to emphasize the importance of saving to troops and families and encourage them to take action. According to Jackson, there are three distinct 'key players' that will "get the word out" to all personnel at NAS Whiting Field. These players include our local federal credit unions and the "incentives" that they may be able to offer, the Public Affairs Office for marketing and the support of our command leadership.

"Our command leadership has the biggest role to play in promoting Military Saves Week and is the best chance we have of reaching all of our military and DOD employees. Command leaders have the authority, credibility and presence to inform and influence all of our personnel on the importance of eliminating debt and saving for the future," he said.

In an effort to support saving for the future, service members are encouraged to make time this week to take the 'Saver Pledge' at [www.militarysaves.org](http://www.militarysaves.org). The 'Saver Pledge' is an online commitment to save for something that is wanted or needed. Your pledge can be for anything. The goal is for the pledge to encourage saving money so that being prepared for your financial future is a reality.

The tools to research and consider enrollment in savings-related military benefits such as the Thrift Savings Plan and the Savings Deposit Program (which earns a guaranteed 10 percent annual return on up to \$10,000 invested for eligible deployers) can be found at [www.dfas.mil](http://www.dfas.mil).

Events taking place at Naval Air Station Whiting Field during Military Saves Week include:  
**22 Feb.** – Thrift Saving Plan (TSP) class at the Fleet and Family Support Center (FFSC) from 0900-1100 and from 1300-1500

**23 Feb.** – Financial literature display table at the commissary 0800-1000

-Home buying class at the FFSC from 1300-1500

**24 Feb.** – Saving and investing class at the FFSC from 0900-1100

-Saving and investing class at the FFSC from 1300-1500

**25 Feb.** – Financial literature display table at the coffee shop with lap top for enrollment from 0800-1000

-Credit management class at the FFSC 1300-1500

For more information contact Jackson, at the Fleet and Family Support Center, 850-623-7177 or contact a Command Financial Specialist.

## 2011 MILITARY SAVES WEEK

by

*Captain Peter Hall*

*Commanding Officer, NAS Whiting Field*

### A PROCLAMATION

*WHEREAS, personal and household savings is fundamental to America's stability and vitality; and*

*WHEREAS, adequate emergency savings, retirement funds, and safe debt-income ratios are critical components of personal financial security; and*

*WHEREAS, personal financial security of Service Members is a crucial aspect of military readiness; and*

*WHEREAS, Military Saves is a national marketing campaign to persuade, encourage, and motivate Service Members and their families to take financial action in building wealth through saving money and reducing debt;*

*WHEREAS, Navy Region Southeast is a partner in the Military Saves campaign and is committed to helping its Service Family, including Officers, Sailors, Airmen, Marines, Coast Guard, family members, retirees, and civil servants take immediate financial action to build wealth, not debt;*

*NOW, THEREFORE, I, Captain Peter Hall Commanding Officer, NAS Whiting Field do hereby proclaim the week of February 20 – 27, 2011 as: MILITARY SAVES WEEK*

*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.*

*IN WITNESS WHEREOF, I have hereunto set my hand this 3rd day of February, 2011.*

# Navy League

- (Cont. from Page 1)



**Bennie Giles, the Whiting Pines housing complex facility manager and Kyle Simpson were friends even before Giles restored Kyle's bicycle after it went missing and was discovered weeks later damaged. U.S. Navy photo by 2nd Lt. Molly LeBlanc.**

sure and polishing the reflectors regularly. "He always took such good care of it" said Kyle's mother, Alexandra Simpson. "He rode it all the time. That's why we were so surprised when the bike was just gone."

After a few weeks of unsuccessful searches, Kyle began to give up hope that they would find it again. He started saving up to buy a new bike on his own by doing chores and odd jobs for Giles around the neighborhood office. He even dreamed of starting a recycling program in the neighborhood to raise the money he needed.

"I just kept trying to figure out how I could help more," Giles said. "You get to know the residents around here, so you kind of take it personally when something like this happens." He knew he couldn't buy Kyle a brand new bike, but in December they got some bittersweet news that meant he wouldn't have to.

Kyle's mother had found the bike in a front yard of a nearby neighborhood. Unfortunately, it wasn't in good condition.

"The chain was broken, and it had been spray painted all over" she said, "it looked like it had been passed around and used until it couldn't be ridden anymore."

Giles, however, came up with a plan. It had become a kind of hobby for him and his two sons, ages 14 and 16, to work on bikes in their shop, and he knew they would be able to repair Kyle's. He took the damaged bike to work on while the Simpson family went on a Christmas vacation.

Over the next couple weeks, Giles and his sons fixed up the whole bike, sanding off the spray paint, replacing the chain, and installing new handlebar grips. Although it didn't look exactly the same as it originally did, it was significantly

better, and most importantly Kyle would be able to ride it again.

When the family returned from vacation, they stopped by the Whiting Pines office. Before Giles revealed the surprise, Heather Sanders, Community Manager, asked Kyle how his vacation was.

"He told me it was good, but he was disappointed that he didn't get the one thing he wanted for Christmas- another bike."

Little did he know, he was about to get exactly what he wished for.

When the 'new' bike was wheeled out of the office, Kyle immediately took it outside and rode the sidewalks behind the building.

"I was really excited, and thankful" he said.

Giles was happy to see that his repair job had been a success.

"I had wanted to do something this Christmas to help another person, and this was the perfect project," he said. "It was a fun to be able to help Kyle get his bike back."

## TRICARE Notes

### MONTHLY PAYMENT OPTIONS FOR TRICARE PRIME BENEFICIARIES

**TRICARE Prime beneficiaries living in the South Region receive affordable, comprehensive health care coverage, with fewer out-of-pocket costs than other TRICARE program options.**

**Your TRICARE Prime monthly enrollment fee installments may be paid via one of the following options:**

- Allotment from retired pay
- Deducts monthly payments directly from your retirement pay
- Electronic funds transfer (EFT)
- No billing statements
- Smaller monthly payment amounts
- Automated payments

**For additional information about your TRICARE Prime payment options, call Humana Military at 1-800-444-5445 or visit [www.humana-military.com](http://www.humana-military.com).**