Where is our help?

By Chaplain Barry A. Metzger

"Well, if there really were a God then he would not have allowed this to happen to my child. If God were real, my family would not have faced this loss." I think a good question to ask ourselves once in a while is, "Who or what do we have faith in?" In his book, "The Purpose of Suffering," Edwin Young shares some thoughts that make us consider this matter. When troubles or loss come our way, we may be tempted to cry out, "Oh, God, why has all this happened to me? I am losing my faith." This sort of faith is shallow and based on what God can do for us.

Are we willing to say we are followers of God only when things are going as "we" think they should go? If so, we are in for a very rough road because we all suffer loss of some type or failures from those close to us that are outside of our control. We may be subject to changing career fields through no fault of our own. The sustaining factor in our lives, the constant in the middle of so much change is the Sovereign God.

Our faith cannot come simply by memorizing all the passages that mold God into the image or theology "we" would like for him to portray or display. Certainly though, we can gain reassurance, hope and encouragement from sacred writings. Faith that is healthy and sees us through is a faith that comes from drawing near to the Master. When we do that, he draws near to us. .

Faith isn't something we cling to when things are difficult. It's something we are hopefully living with in the good times and the challenging times. It keeps us believing in the grace, mercy and goodness of God. It assures us of his watch over us. It's believing that he is in charge and will always prevail. Cerainly, this faith focuses on promises. The psalmist said, "God hath spoken once; twice have I heard this; that power belongeth unto God." Psalm 62:11. "The LORD is my rock, and my fortress, and my deliverer; my God, my strength, in whom I will trust; my buckler, and the horn of my salvation, and my high tower." Psalm 18:2.

Ultimately we can trust because we have found in our own experiences that he is faithful.

Financial Responsibility: pro-active or reactive

By MC1(AW) LaTunya Howard,
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Public Affairs

MILLINGTON, Tenn. — With the holiday season behind us, the beginning of a new year is an excellent time for Sailors to review their financial plan, said a Navy financial specialist, Jan. 5.

"Far too many Sailors react to their spending rather than being proactive by planning ahead," said Chief Yeoman Shahana Ledee, Navy Personnel Command (NPC) command financial specialist. "A financial review should be at the top of the new year's resolutions."

According to Ledee, financial planning is key to good fiscal health. Sailors should consider using a budget worksheet to account for all income and expenses for their household. Investments, retirement savings, entertainment, travel and unexpected incidents are items often excluded from family planning.

"Debt elimination can be accomplished faster with written short and long-term goals," said Ledee. "Hold yourself accountable by tracking your spending. You'll minimize impulse buying and possibly have more to save or invest.

When considering a major purchase, Ledee reminds Sailors to consider all expenses associated.

"Purchasing a vehicle involves more than making its payment," said Ledee. Sailors must factor in maintenance, repairs, insurance and any additional cost associated with driving the vehicle. If you're interested in buying a home, be realistic about what you can afford, as it also involves more than making a payment. Consider the cost of utilities, property taxes, homeowner fees, insurance and any additional costs that will be required each month.

"Sailors should also keep in mind that poor fiscal health can cost more than money, it can cost their career," said Ledee. "Many individuals who lose their security clearance do so due to poor fiscal health. There are numerous free resources available to help us reduce that statistic."

Military OneSource at www.militaryonesource.mil provides free financial assistance for service members and their families. The "Money Management" section of the website features financial information and resources that can help service members with estate planning, credit and collections, budgeting, saving and investing and taxes.

Military OneSource web site also offers free federal and state tax preparation and filing assistance.

For more information on financial planning, budgeting or investing contact the command financial specialist, or call NPC customer service center at 1-866-U-ASK-NPC or email CSCMailbox@navy.mil.

Transition benefits: NS Norfolk hosts "Shipmates to Workmates" career forum

By MC3 Lauren G. Randall,
Navy Public Affairs Support Element East

NORFOLK – Naval Station Norfolk hosted a "Shipmates to Workmates" career forum to assist Sailors who are transitioning from military to civilian careers, Jan. 17.

Shipmates to Workmates is an initiative that assists Sailors in finding and competing for civilian jobs at partnering commands. It is managed jointly by Naval Sea Systems Command, Naval Air Systems Command, Naval Facilities Engineering Command, Naval Supply Systems Command, Navy Installations Command, Space and Naval Warfare Command, and the Office of the Chief of Naval Operations.

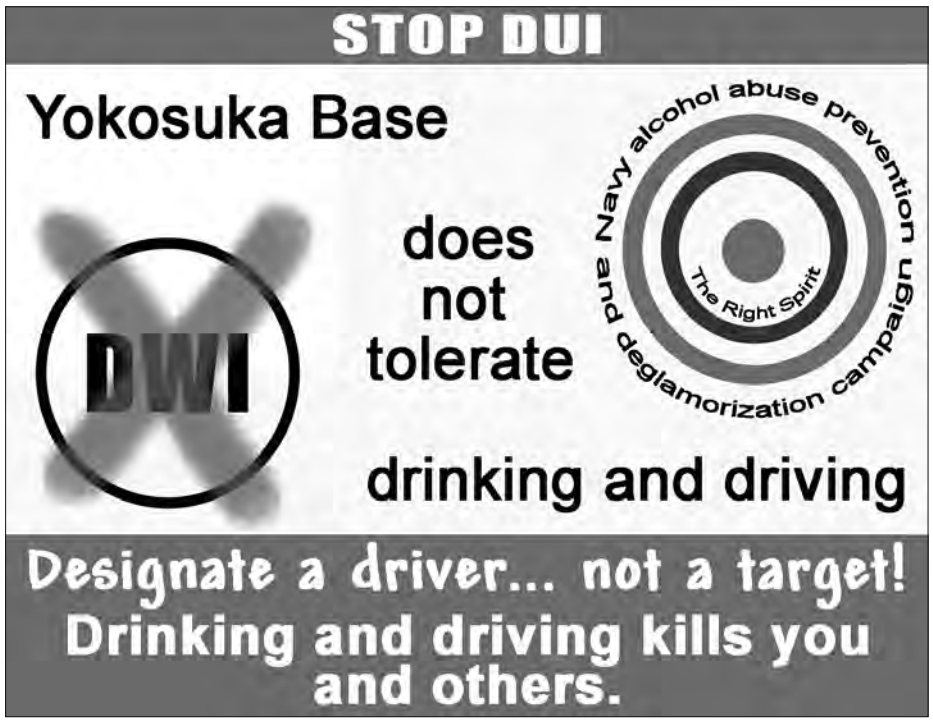
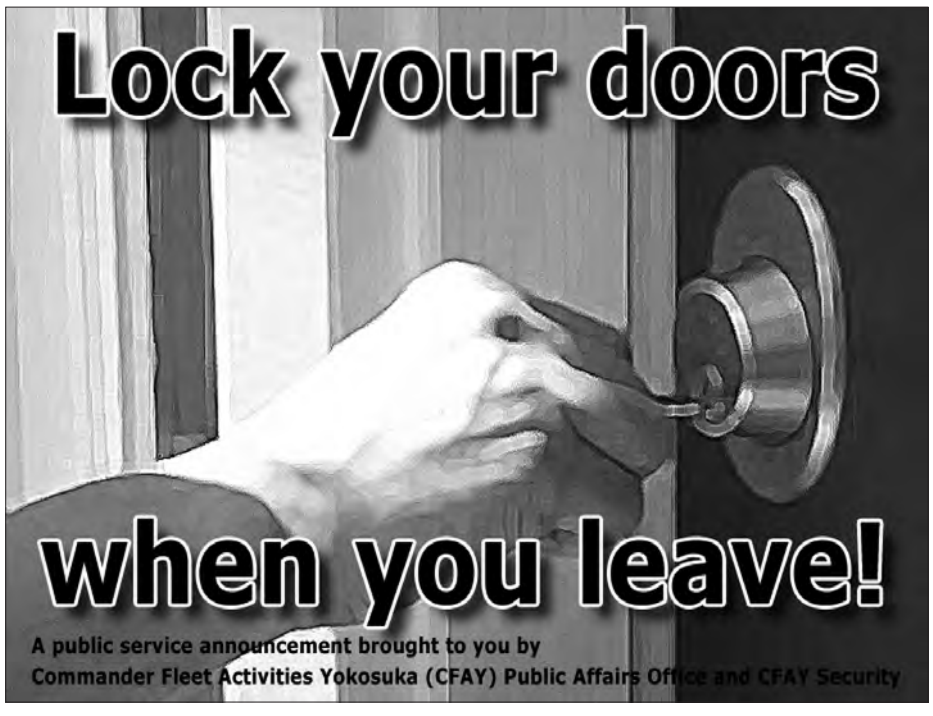
Admiral Mark E. Ferguson, Vice Chief of Naval Operations, attended the forum and spoke to Sailors about career opportunities and transitioning from the military to civilian life.

"I came today to see firsthand the transition assistance that we are providing our Sailors who will be leaving the Navy in the next year," said Ferguson. "We're making a concerted effort as a Navy to provide specialized assistance for those Sailors affected by Enlisted Retention Boards as well as Sailors who are separating at the end of their enlistment or retiring."

The program provides Sailors one place where they can find transition resources, assistance with applications and resumes as well as information on applying for federal jobs.

Sailors attending the forum were able to talk to human resources personnel from the partnering commands for resume review, general assistance with job searches and to discuss job and career opportunities.

For additional resources and assistance, separating Sailors can go to the Shipmates to Workmates website, http://jobs.navair.navy.mil/SM2WM/.

The "Shipmates to Workmates" program is just one of many transition benefits available to Sailors including those affected by the enlisted retention board.

For more information about ERB and other transition benefits, visit the NPC ERB Web Page at www.npc.navy.mil/boards/ERB/, contact the NPC customer service center at 1-866-U-ASK-NPC (1-866-827-5672) or email cscmailbox@navy.mil.