



NAVAL BASE GUAM

January/February/March 2012

A Fresh Outlook for a New Year

- ◆ *Commit to enjoy life more.*
- ◆ *Develop a mental picture of you with your goal achieved.*
- ◆ *Try new approaches to change.*

The New Year is a time for reflection on our accomplishments—both personally and professionally—in the one just gone by. It is also a time to set new goals. Unfortunately the goals set in January often become February’s broken promises. To avoid getting stuck in a pattern of setting resolutions that are doomed to fail year after year, try a new approach this year.

Since the New Year signifies a period of renewal, begin with a fresh outlook. We frequently are critical of ourselves as we set New Year’s resolutions. By doing so, we start off on the wrong foot by sending a negative message to ourselves. Is it no wonder that we then fail to live up to our own harsh, and often unrealistic, expectations?

Start off by taking time to reflect on your accomplishments from the past year. Even the smallest of successes count. If it was a difficult year, give yourself credit for surviving it. *Do count your blessings.* There always is someone less fortunate than yourself.

Set goals for yourself

Then, why not focus upon one primary goal? Make a commitment to yourself to *enjoy your life more.* That’s right. Rather than begrudgingly telling yourself once again that, “this is the year I will go on another diet and lose those 20 pounds,” perhaps a more positive approach is to set a goal of *changing your attitude* about your life. This way, you will make lifestyle changes that will ultimately help you lose weight and keep it off for life!

Certainly it is important to set goals in specific terms and have a step-by-step plan by which to accomplish those goals. Yet researchers also have found that one of the most important characteristics common to successful people is their ability to create a *positive mental picture of themselves accomplishing their goals!* In other words, we can get bogged down in the details and lose sight of the big picture.

So if your goal is weight loss, you should first *consciously* develop a mental picture of how you will *look, feel and behave* once you’ve reached your ideal weight. That image will then be what you strive for rather than solely focusing on the bathroom scale notches. *continued on page 2*



NBG FFSC Bldg. 106
333-2056/57
Monday-Friday
0730-1630

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*A 24/7 Resource for
Military Members, Spouses & Families*

Military One Source

By phone & online
1-800-342-9647

A Fresh Outlook for a New Year—Continued

continued from page 1

It's common for human beings to stubbornly try the same approaches time and time again to reach a goal. That's commendable. However, new approaches are often what ultimately makes the difference. While there are no guarantees you will be successful, consider trying a new angle on New Year's resolutions. Don't waste time waiting for inspiration. Begin, and the inspiration will follow!

www.MilitaryOneSource.com

Top 10 New Year's Money Resolutions

There's nothing like a fresh New Year to put life into perspective. We spend the last two weeks in December making declarations about the life changes we're going to make and come January 1, we're off and running with newfound determination. The big challenge is February. How do we translate January's fiery determination into habits that have "stickiness" to last throughout the year, and longer?

These Top Ten Money Resolutions will change your life:

- ◆ **Make a Budget:** We'll say it again: make a budget. You wouldn't drive a car without a gas gauge, would you? Your budget is the foundation for all of your financial decisions. All you need is pen and paper. Get started now.
- ◆ **Use Cash:** Studies show that people using debit and credit cards spend more. Using cash turns money into a physical "thing" with physical limits. If you are feeling especially daring, leave the cards at home, altogether.
- ◆ **Set Financial Goals:** List your financial goals. Here are some examples: pay off credit card debt. Start a college fund. Save for a down payment. Pay off the car. Establish an emergency fund. Separate them into two categories: short-term (1 year or less) and long-term. Prioritize. Use your budget to set achievement dates.
- ◆ **Participate in Military Saves Week:** Just as your January resolution gusto starts facing February resistance, Military Saves Week offers a much-needed refueling. Take the [savings pledge](#) and participate in savings-related activities at a base near you.
- ◆ **Reward Yourself:** Starvation budgets are like starvation diets: they typically culminate in a binge. As you meet your financial goals, big and small, reward yourself. You will be more likely to succeed in the long run if you treat yourself (within reason, of course) along the way.
- ◆ **Just Say No:** Peer pressure is a big part of "why we buy". From spending big at restaurants, to the phones, clothing and cars we buy, sometimes the hardest word to say is "no". Guess what? Your friends are all in debt too. There's no shame in telling people that you're on a budget or that you're saving up for a new car, or you are going to buy IN CASH. You can do it. Just say no!
- ◆ **Get Wired:** There's never been a better time in history to get your financial life in gear. From online budget wizards like mint.com that turn your savings goals into thermometers, to trading sites like freecycle.org (free stuff), you'll find deep discounts on everything online.
- ◆ **Stay Inspired:** Bookmark your favorite financial websites. Here's a few we recommend: www.MilitaryMoney.com, www.MilitarySaves.org, www.motleyfool.com. Sign up for newsletters, tweets and podcasts that will help you stay on track.
- ◆ **Find a Community of Savers:** Don't go it alone. Find a community of savers to help you meet your goals. These can be people at work, church, etc.
- ◆ **Make a Budget:** Making a budget is so important to your financial success that it merits two entries on our top ten list. If you don't know where to start, try keeping a running tally of everything you spend in January (carry a small notepad with you). At the end of the month, categorize and tally. MilitarySaves.org/Newsletter

Building Your Credit

January 10, 2012
0900-1030
FFSC Bldg. 106

Money Management

February 13, 2012
0900-1030
FFSC Bldg. 106

Separation Health Care Option

From TRICARE Management Activity

WASHINGTON (NNS) -- When service members leave active duty, TRICARE offers a transitional health care option for eligible beneficiaries and their families while they look for new health coverage. A reminder was sent by officials to Sailors on Dec. 12.

The Transitional Assistance Management Program (TAMP) is designed to extend TRICARE eligibility for sponsors and their family who involuntarily separate from the military prior to retirement. When separating from active duty, the sponsor and family lose TRICARE eligibility. However, TAMP permits individuals in certain beneficiary categories to retain their TRICARE coverage at no cost. For more information about TAMP and enrollment options, visit www.tricare.mil/tamp.

The beneficiary categories include:

- * Sponsors involuntarily separated under honorable conditions
- * National Guard or Reserve members separated from the military, following an active duty period of more than 30 consecutive days in support of a contingency operation
- * Sponsors separated from the military, but involuntarily retained for reserve duty
- * A sponsor who separates from active duty, following a voluntary agreement to stay on active duty status for a period of less than one year
- * A sponsor who receives a sole survivorship discharge
- * A sponsor who is separated from active duty who agrees to become a member of the Selected Reserve of the Ready Reserve of a Reserve component

A sponsor is not eligible for TAMP while on terminal leave, permissive temporary duty or authorized excess leave.

To ensure continuity of coverage during the TAMP period, it is essential the sponsor and their eligible family members' information in the Defense Enrollment Eligibility Reporting System (DEERS) is current. Visit www.tricare.mil/deers to update information.

If a sponsor qualifies, the 180-day TAMP period begins the day after the date of separation from active duty. Under TAMP the sponsor and family members

are automatically covered under TRICARE Standard and Extra. If a beneficiary lives overseas, he or she gets coverage under TRICARE Overseas Program (TOP) Standard.

Sponsors and their eligible family members may enroll in TRICARE Prime or TOP Prime if they live in an area where either is offered during the 180-day TAMP period. If they were enrolled in Prime or TOP Prime while on active duty, they must complete a new enrollment form and send it to the appropriate regional contractor, preferably before leaving active duty, to re-enroll for the TAMP period. The enrollment date is retroactive to the sponsor's separation date.

During TAMP, the sponsor and their family members are covered as active duty family members and all rules for that beneficiary category apply, including any applicable deductibles, cost-shares and copayments. For program cost information, visit www.tricare.mil/costs.

If a beneficiary is eligible for care under TAMP and has a newly diagnosed medical condition related to active duty service, he or she may qualify for 180 days of care for the specified service-related condition. For more information, visit www.tricare.mil/tcsrc.

During TAMP, dental care provided in military dental treatment facilities is on a space-available basis. For more information about the TRICARE Dental Program, visit www.TRICAREdentalprogram.com.

TRICARE's transitional health care option for eligible beneficiaries and their families is one of many transition benefits available to involuntarily separating Sailors including those affected by the Enlisted Retention Board.

**Transition Assistance Program
(TAP)**

0745—1600, NBG

**January 09-13, February 13-17,
March 12-16**

Principles for a Happy Marriage and Other Committed Relationships

Happy marriages are alike in 7 ways, beginning with intimate familiarity with each other's worlds.

Everyone knows a “perfect” couple that eventually divorces, as well as a seemingly mismatched marriage that begs the question, “How do they ever stay together?” To find the secret to happy and enduring unions, marriage researcher and psychologist John M. Gottman, PhD, collected data using rigorous scientific methods on hundreds of married couples of various ages and at various life stages.

“No two marriages are the same, but the more closely I looked at happy marriages the clearer it became that they were alike in 7 telltale ways,” writes Gottman in his best-selling book *The Seven Principles for Making Marriage Work*, which boils his research down into practical advice for couples who want to enhance—or even save—their marriage.

Principle 1: Enhance your love maps

Gottman says that “emotionally intelligent couples are intimately familiar with each other’s world”—knowledge that he refers to as a love map. A love map involves knowing, for example:

- irritations and stresses going on at work
- names of best friends and co-workers
- favorite and disliked relatives, colors, TV shows, foods, etc.
- life aspirations
- meaningful childhood memories

Principle 2: Nurture your fondness and admiration

Fondness and admiration are critical to romance and a rewarding relationship. Yet they can be fragile unless a couple remains aware of the critical role they play in maintaining the friendship at the core of the marriage.

To revive or to boost your mutual esteem, or when negativity sets in, Gottman suggests dwelling on a quality or attribute of your partner that you value (such as patience, honesty, willingness to help around the house, etc.). Begin by saying “I appreciate ...”

Principle 3: Turn toward each other

Find small moments throughout the day to connect with one another. Doing so demonstrates that you value your partner, and “is the basis of emotional connection, romance, passion and a good sex life,” says Gottman. Here’s an example:

A wife comes home from work, visibly upset. She says, “Bob didn’t like my report.” The husband turns toward her emotional needs by responding, “I can understand why you’re so upset. You worked so hard on it. I can’t believe he’s dissatisfied.”

In contrast, “Don’t you think you’re overreacting?” serves to side with the opposition, or “Next time, make sure he tells

you exactly what he wants” gives unsolicited advice without demonstrating understanding first. Gottman adds, “Couples often ignore each other’s emotional needs out of mindlessness, not malice.”

Principle 4: Let your partner influence you

Gottman found that men have more trouble than women when it comes to sharing marital power and allowing their partner’s opinions and feelings to shape their decision making. Yet, he says “men who allow their wives to influence them have happier marriages and are less likely to divorce than men who resist their wives’ influence,” which is why he advises men to develop this attitude and skill.

For example, if your spouse makes a complaint or suggestion, Gottman suggests that you “try to think of negativity as her way of emphasizing how important this issue is—not as an attack on you.” Then, instead of being “righteously indignant,” identify the reasonable part of your wife’s request, and “yield to win.”

Principles 5 and 6: Solve your solvable problems and overcome gridlock

Happily married couples can distinguish between conflicts that can be resolved and those that will probably be perpetual issues throughout the marriage. Furthermore, they solve the solvable problems, but they don’t spin their wheels arguing over perpetual ones.

Gottman says couples can overcome gridlock caused by perpetual problems, first by understanding that “the goal is not to solve the problem, but rather to move from gridlock to dialogue.” His advice is to:

- Listen and try to understand why your partner feels so strongly about an issue.
- Comfort each other, empathizing that the topic is stressful to both of you.
- Find core areas of the conflict you cannot yield on; then “declaw” the issue by identifying areas of flexibility and compromise.

Principle 7: Create shared meaning

For happily married couples, Gottman says, “Marriage isn’t just about raising kids, splitting chores and making love.” It also has “a spiritual dimension that has to do with creating an inner life together—a culture rich with symbols and rituals, and an appreciation for your roles and goals that link you, that lead you to understand what it means to be a part of the family you have become,” he says.

To create “shared meaning,” Gottman encourages husbands and wives to share openly with each other their most deeply held views and beliefs. “The more shared meaning you can find, the deeper, richer and more rewarding your relationship will be,” he says.

Sexual Assault Prevention and Response (SAPR)

“Based on current data, on average, one or more of our shipmates is sexually assaulted everyday. The FY 2010 DOD Annual Report on Sexual Assault estimates 70-80% of all sexual assault’s go unreported. Our OPREP reports show 2/3 of all sexual assaults are “blue on blue” to include seniors sexually assaulting juniors. It would be unwise for us to underestimate the impact that sexual violence has within the Navy” says Admiral Patrick M. Walsh, Commander, U.S. Pacific Fleet. Sexual assault is a crime which will not be tolerated in the Navy.

While the number of sexual assaults has declined from previous years at Naval Base Guam, it is safe to say, the decline of SA incidents is the result of having a “STRONG AND PROACTIVE” Sexual Assault Prevention and Response (SAPR) installation team. From command leadership, SAPR service providers (including medical), NCIS, legal, counselors, chaplains, SAPR victim advocates, SAPR command personnel right down to active duty military personnel and their families, our installation takes sexual assault very seriously. Although sexual assault incidents have declined, just one sexual assault is one too many.

Increased efforts in education/awareness (training) and outreach activities may be contributing to the decrease in sexual assaults. In FY 2011, over 3,500 active duty Navy personnel, civilian contractors and volunteers participated in training conducted by the installation SARC. This does not include the individual in-house training conducted at commands. Most commands are conducting SAPR training every 30 to 90 days. The message is there for all: sexual assaults will not be tolerated in the Navy today.

From Admiral Walsh’s message to ALPACFLT, *“Our attitude and involvement is critical in making a difference in this challenging area. It begins with “US” to*

model the right behavior and attitudes, creating a command climate that makes it hard for sexual assault predators to operate, and who react forcefully and consistently when sexual misconduct occurs. Our core values and Navy ethos demands no less than our 100% effort. Our success in this area will substantially strengthen our Navy.”

Currently, our installation has 80 SAPR volunteer victim advocates and SAPR command personnel trained to respond to victims of sexual assault on our installation but, more than half of our SAPR team will be transferred by mid January. They are a critical part of our SAPR Team as the 24/7 responders to sexual assaults.

If you are interested in becoming a SAPR Victim Advocate, please call the NBG Fleet & Family Support Center at 333-2056-57, and talk to the SARC about becoming a volunteer victim advocate.

Remember...

“You can make a difference”!

Sexual Assault Prevention and Response (SAPR) Refresher Training

January 23, 24 or 27

0830-1530

NBG Various Locations

Sexual Assault Prevention and Response (SAPR) Academy

February 27—March 02, 2012

0830—1530

**NBG Camp Covington,
Service Center**

Teen Dating Violence

YOUR TEEN MAY BE EXPERIENCING PATTERNS OF AN UNHEALTHY RELATIONSHIP IF:

Your Teen:

- Apologizes and/or makes excuses for his/her partner's behavior.
- Loses interest in activities that he/she used to enjoy.
- Stops seeing friends and family members and becomes more and more isolated.
- Casually mentions the partner's violent behavior, but laughs it off as a joke.
- Often has unexplained injuries or the explanations often don't make sense.

The Partner:

- Calls your teen names and puts him/her down in front of others.
- Acts extremely jealous of others who pay attention to your teen.
- Thinks or tells your teen that you, the parent(s), don't like them.
- Controls your teen's behavior, checking up constantly, calling or texting and demanding to know who he/she has been with.

No one is better positioned to make a difference in lives of young people than PARENTS. Your concerns about your child staying clear of abuse, being respectful of others and finding healthy relationships need to be discussed. Your values are the ones that matter most. <http://loveisnotabuse.com>

For assistance, call The NBG Fleet & Family Support Center at 333-9827-28 or 333-2056/57 M-F

KNOWING GUAM AND IT'S CULTURE

Biba Mes Chamoru

**'GOSA YAN GUAIYA I GUINAHAN I TAOTAO-TA... I CHAMORU-TA,'
'LOVE AND APPRECIATE OUR LIVELIHOOD... WE THE CHAMORU PEOPLE.'**



The month of March is dedicated to the celebration of Guam's Chamoru language, culture and people. This year's theme is "Gosa yan Guaiya i Guinahan i Taotao-ta... I Chamoru-ta," which means "Love and Appreciate Our Livelihood...We the Chamoru People." Every year, the island community including schools, government agencies, businesses and organizations showcase the native culture through the food, traditional attire, dance and displays of local crafts and models of Chamoru huts. The military community also takes the opportunity to embrace the culture with displays and activities at the Fleet & Family Support Center-Bldg. 106, Navy Exchange, Commissary, banks and offices throughout the installation. Month long activities begin with a Proclamation Signing by the Governor of Guam and events that include Chamoru Food Tasting and Cooking Competitions, Poster Exhibits, the re-enactment of the Magellan landing in Umatac, a Chamorro Language Competition, weaving competitions, arts & craft displays, and traditional dance performances.

Chamorro Month helps to preserve and promote what makes this island unique: the culture, language, and heritage. It is a time to celebrate all that is Chamoru. As we strive to pass on the stories, legends, language, music and dances of our ancestors to present and future generations, we invite you to go out and experience our island culture.

BIBA CHAMORU!

Resource: Guam Department of Education, Chamoru Studies Division.

CLASS DESCRIPTIONS

Million Dollar Sailor

0800-1600 FFSC Bldg. 106

January 05-06

Educate and assist Sailors and their families in their quest to have a better quality of life with more financial choices through sound money management principles.

Transition Assistance Program (TAP)

0745-1600 NBG

January 09-13, February 13-17, March 12-16

This workshop will prepare service members to analyze their skills and experiences, identify needs and goals, conduct a successful job search, and obtain information on their VA benefits.

Building Your Credit

0900-1030 FFSC Bldg. 106

January 10

Learn what credit is, how to use it, repair bad credit and how it accumulates. Also, how to manage and build your credit while keeping debt under control.

Effective Communications

0900-1100 FFSC Bldg. 106

January 11

Learn to express feelings and ideas, accurately and effectively, with specific tips on communicating more clearly at home and at work, focusing on verbal, nonverbal, and listening skills.

Systematic Training for Effective Parenting (STEP) for School Age Children

1700-1900 FFSC Bldg. 106

January 19

Parents will gain an understanding of why kids misbehave, communicate in a way that encourages kids to listen, and effective discipline techniques that prevent problems before they become unmanageable.

SAPR-Sexual Assault Survivors in the Military

1300-1400 FFSC Bldg. 106

January 20

This class is intended for SAPR Victim Advocates or any first responder group, focusing on military victims of sexual assault and how to better serve them.

Job Search

1700-1900 FFSC Bldg. 106

January 20

Participants will identify job options that are of interest as well as work arrangements that best suit their family situation.

SAPR Refresher Training

0830-1530 NBG Various Locations

January 23, 24 or 27

This 6 hour class is a 1 day course offered at various locations for Victim Advocates. Synopsis: 6 hours will be credited to Victim Advocates applicable to their required annual training. -Subject matter/topics vary and are based on the needs of the installation, commands and community. - Overview of the SAPR program and/or review of any new changes in Policies, Protocol and laws if applicable. -Other aspects of the Victim Advocacy process

Welcome To Guam Orientation & Island Tour

0800-1630 *NBG

January 26 & 27, March 01 & 02 and 29 & 30

Two days of fun filled information and facts service members and their families should know about Guam. Day two will be a bus tour of the island.

Stress Management

1400-1600 FFSC Bldg. 106

February 08

Provides members and/or their families with resources to better cope with stress. It also informs participants on the sources of stress and how it impacts many areas of a person's life.

Disaster Preparedness

1300-1400 FFSC Bldg. 106

February 09

Learn helpful hints in preparing before, during and after storms, filing claims for damages incurred by a disaster, suggestions on what should be in your disaster locker and what to do for each Condition of Readiness.

Money Management

0900-1030 FFSC Bldg. 106

February 13

Learn basic information about personal financial management skills, importance of saving money, using credit and debt responsibly, building wealth over time.

SAPR Training-Command Duty Officers (CDO)

1400-1600 FFSC Bldg. 106

February 17

Provides CDOs with standardized essential instruction in order to offer effective support and services to victims of rape and sexual assault in their respective commands.

Command Sponsorship Workshop

1700-1900 FFSC Bldg. 106

February 22

This workshop will provide specific guidelines and information to Command Sponsor Coordinators or those designated as sponsors.

Interview Techniques

1400-1600 FFSC Bldg. 106

February 24

Feel more confident at your next job interview. Learn positive answers to difficult questions, dressing for success and the importance of body language.

Sexual Assault Prevention and Response

(SAPR) Victim Advocate Academy

0830-1530 *NBG

February 27- March 03

This academy provides SAPR advocates with essential instruction to provide support to victims.

SAPR Training-Engaging Bystanders in Sexual Violence Prevention

March 05

1300-1400 FFSC Bldg. 106

An interactive class which will review the concept of bystander intervention, consider who bystanders are, and circumstances that motivate people to get involved.

Saving & Investing

0800-1130 FFSC Bldg. 106

March 06

This class will discuss the three elements of a sound saving plan, explain the benefits of compound interest and time, vehicles for saving/investing and its risks and rewards.

Anger Management

0900-1100 FFSC Bldg. 106

March 07

Learn methods to effectively control and manage your anger by learning to recognize the source and impact of your emotions.

SAPR Training-Cultural Competency & Sexual Assault

1100-1200 FFSC Bldg. 106

March 12

This class will focus on the differences between cultures and individuals in how they view the role of women and how they form those views.

Smooth Move Workshop

0900-1200 FFSC Bldg. 106

March 13

A workshop for personnel PCSing within 6-12 months. Workshop covers entitlements, shipping of personal property, clearing housing (on/off base), emotional cycles of relocation, and FFSC programs and services available to those moving.

SAPR Awareness Training Alcohol & Sexual Assault

March 19

1300-1400 FFSC Bldg. 106

An overview of definitions/expectations; alcohol's effects on perpetrators and victims; statistics of sexual assaults involving alcohol; Alcohol Program development and policy.

Career Options & Navy Skills Evaluation Program (CONSEP) Mid-Term Sailors

0800-1600 *NBG

March 20-23

Designed to assist active duty service sailors in achieving Navy and future civilian career goals.

**To Be Determined*

ALL CLASSES ARE SUBJECT TO CHANGE.

The
Fleet & Family Support
Center

FOR MORE INFORMATION OR
TO REGISTER CALL
FFSC AT 333-2056/57

MONDAY—FRIDAY
0730-1630

MEETING YOUR NEEDS.
AT HOME. AT SEA.

Fleet and Family Support Center, Guam
PSC 455 Box 157
FPO AP 96540-1157

Phone: 671-333-2056/57/58/59

Fax: 671-333-2023

Email: ffscguam@fe.navy.mil

WE'RE ON FACEBOOK:

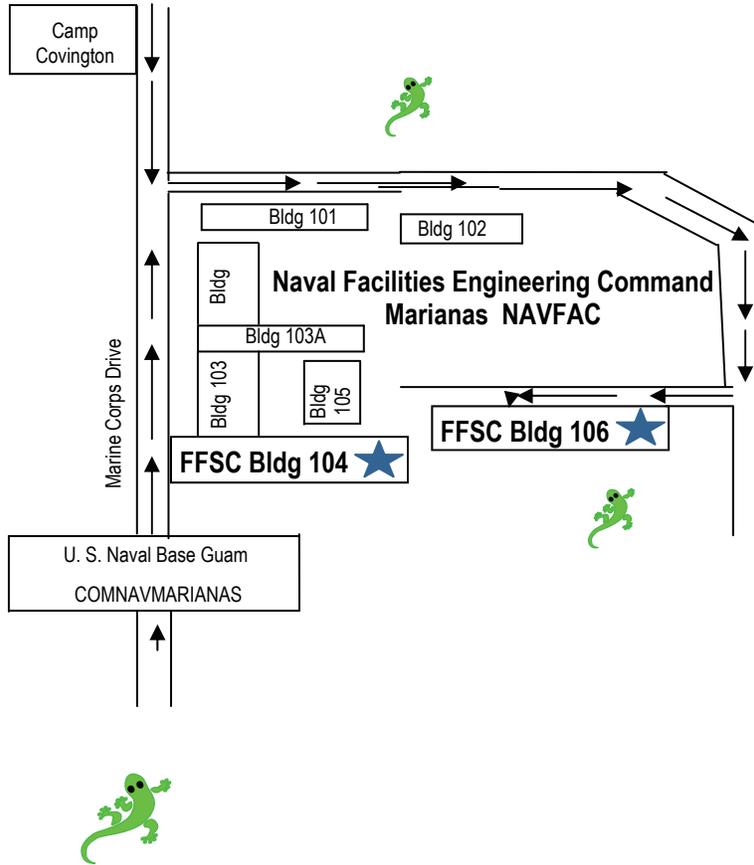
<https://www.facebook.com/FFSPGuam>

WE'RE ON THE WEB:

<http://www.cnic.navy.mil/Guam/WarfighterAndFamilyReadiness/SupportServices>



**Fleet and Family
Support Center,
Guam**



DEPARTMENT OF THE NAVY
FLEET AND FAMILY SUPPORT CENTER
PSC 455 BOX 157
FPO AP 96540-1157

OFFICIAL BUSINESS

PRESORTED STANDARD
U.S. POSTAGE PAID
BARRIGADA GUAM
PERMIT NO. 26



January

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February

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March

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