Defending Harbors

The Office
100 Years and Still Going Strong

It has been a century since the Navy commissioned its first destroyer, USS Bainbridge (DD 1). We take you inside one of the newest destroyers, USS Ross (DDG 71), where you’ll meet her Sailors—a crew that is bonded in a way only possible aboard a “tin can.”

SECNAV Reflects on First Year in Office

The Secretary of the Navy has a message for the Navy— that he knows Sailors and Marines are doing their duty, and he appreciates the outstanding job they are doing in the war on terrorism. He talked about this and other issues as he sat down with Navy journalists in his Pentagon office.

Defending Homeland Harbors

Coastal patrol Sailors and the Coast Guard team up to make sure our nation’s ports and waterways are protected.

MCPON: The Voice of the Enlisted Community

Join All Hands as we take you behind the scenes of the MCPON’s office during the month-long transition surrounding the change in office and the first official trip of our 10th MCPON.
Runners in a 5K race at Norfolk's Naval Security Activity race pass a photo finish “strip camera” on this continuous frame.
Sailors scrub down the flight deck of USS Harry S. Truman (CVN 75) after a busy day of carrier qualifications conducted off the East Coast of the United States, recently.

**Scrub Down**  
Photo by PH2 John L. Beeman
A Question from a Recent MCPON All Hands Call:

Why did the High-Year Tenure (HYT) policy change, and who does it affect?

A: As most of you have heard by now, we are experiencing unprecedented retention rates. I believe this is attributed in part to the sense of mission and patriotism I’ve seen in our Sailors out there in the fleet. We’re keeping the best of our well-trained, highly skilled men and women in the Navy. Revising HYT levels will allow us to continue providing healthy advancement opportunity for all Sailors.

The bottom line is that we are Congressionally mandated to adhere to our end-strength numbers. By lowering HYT limits for E-4 and E-6 Sailors, it’s expected that 800 E-6s will retire and 200 E-4s will separate or change rates for better advancement opportunities.

Sailors reaching old HYT limits before Sept. 30, 2003, must separate or transfer to the Fleet Reserve when they reach 12 (E-4) and 22 (E-6) years of total active service. Sailors reaching the revised HYT limits during the transition period, which is now through Sept. 30, 2003, must separate/transfer to the Fleet Reserve no later than Sept. 30, 2003. And Sailors reaching revised HYT limits after Sept. 30, 2003, must separate/transfer to Fleet Reserve when they reach their 10/20 years total active service.

Affected Sailors will be allowed to compete for advancement in FY05. Sailors affected by the reduced HYT limits and under-orders or with an upcoming projected rotation date should contact their rating detailer. Those in critical pay grades, undermanned ratings or holding specific Navy Enlisted Classification codes (NECs) should also contact their detailer for specific information.

Editor's Note: This too, can be found at the new All Hands archive at: www.news.navy.mil and click on All Hands.
Have you ever thought about how to read the roadmap to having a more successful career in the Navy? For today's Sailors, the answer is closer than ever before.

Career Master Plans (CMPs), new Web-based career planning tools recently developed by the Naval Education and Training Development and Technology Center (NETPDTC) in Pensacola, Fla., contain vital information regarding the enlisted Sailor's career, and display information about the tasks, skills and knowledge Sailors need to master during a 20-year career.

Accessible information on the Web site includes:
• Listings of tasks required of Sailors from E-1 to E-9
• Training required for Navy ratings, billets and ratings
• A method of training for every knowledge level and skill level task
• Expected performance levels at critical points in a Sailor's career

Tasks are required for using various types of Navy equipment. Sailors familiar with NETPDTC's Web site will also notice a new look, but the most noticeable change is the content. CMP lists are displayed by community and/or rating, and Sailors can search for information using keywords. There is also lists training available for specific tasks, and the skills that will be obtained after taking specific courses of instruction.

Also included in the site are several pre-formatted reports, including tasks performed by skill level, and will help increase Sailors' chances of advancing in their current ratings.

Remember the old adage, "If you don't know where you're going, any road will take you there." Don't settle for any road! Visit the Web site at http://www.navynet.mil/cftp/index.cfm, and plan the road you'll take.

Based on more information on NETPDTC, go to www.cnet.navy.mil/netdxc. For more CNETs, go to http://www.news.navy.mil/ and click on the Story tag.

Story by LTJG Karen Eifert, NETPDTC Public Affairs

The Future of the U.S. Navy Begins Now, Says CNO

Secretary of the Navy has been working on a puzzle that knows finding and putting pieces in place the pieces with the flat edge on one side will allow you to frame the big picture.

During the past two years, the Navy has identified and placed the obvious pieces of its puzzle. Those obvious pieces with the flat edges – increasing retention, reducing attrition, increasing pay and benefits for personnel, improving current readiness, realistically funding training and operations, and a slew of other initiatives that have seen remarkable progress over the past two years – have been set in place.

Now, with skill and patience, the puzzle builder can move forward, placing the abstract-shaped pieces in a logical order to form the big picture.

The big picture, according to Chief of Naval Operations ADM Vern Clark, revolves around the Navy of the future, and he presented his vision of what the big picture will look like June 12 when he unveiled "Sea Power 21" at the Naval War College, Newport, R.I. On July 12, he sat down with The Flagship to talk about that vision and how the successes of the past have allowed the Navy to look to the future.

During the past two years, the Navy will accelerate, redefine and transition into a capabilites-focused "sea-based" force that's "solidly joint-bedrock." The vision revolves around three core concepts, "Sea Strike," projecting defense; "Sea Shield," projecting defense; and "Sea Basing," projecting sovereignty.

During a May speech at the U.S. Military Academy at West Point, President George W. Bush talked about the requirement of the military to "take the fight to the enemy.

"Sea Strike is about taking the fight to the enemy: What we have to do, the length of munitions and sensors to offensive power with Marines, unmanned aircraft, miniaturized munitions and sensors to guide munitions.

The idea for Sea Shield is for the Navy to extend homeland security to the fullest extent possible. This will include intelligence, surveillance and reconnaissance assets; maritime patrol aircraft; and a mix of manned and unmanned systems operating on, above and below the sea.

"Just two years ago we were thinking only about our own defense," Clark said. "Anti-air, anti-sub, anti-surface. Sea Shield is about achieving a comprehensive defense as far as we can over the combined and joint force.

"Sea Basing is much broader than simply defending Navy ships. "Sea Shield will also be about sea-based missile defense," Clark said. "I haven't said much about this since I've been CNO, but I believe this nation cannot make it without us having this capability. And so, it's time for me to start talking about it."

Two tests of the sea-based missile defense system, the second just last month, have shown incredible success in sea-based missile defense. The sea-based platform for the missile defense system has surpassed expectations, and quieted those who doubted missile defense won't work.

The third leg, Sea Basing, focuses on using the sea as a maneuvering space for joint combat and control, fire support and logistics. This concept includes aircraft carriers, logistics ships and the Navy's program to develop a future maritime force-positioning force. Sea Basing is all about taking the sovereignty of the United States to the far reaches of the earth.

That, in a nutshell, is the big picture. Framed by puzzle pieces such as 

"We have to get in the practice of divesting in things that we can get somebody else to do," said Clark during a recent interview. "Streamlining – and then, using the cost savings to pay for what is really needed.

"I said two years ago that we had to have $12 billion a year to build new ships," Clark said. "Last year we had $8 billion, the year before that we had a little less than $7 billion. This budget we’re bringing up next year is going to have $12 billion in it."

...where does the additional money come from?

"One thing," Clark said, "is that people are reprogrammed. We've got programs that are dragging along. We're putting money in them every year, and they aren't going to deliver — I'm finished with this. It's time to get rid of those programs that are on life-support. I don't want to put money in programs when we have so many other investment challenges today."

"We've got to, in a very disciplined way, set aside investment streams. The concept we are investing in much in shipbuilding, this much every year in buying new airplanes."

"What we’ve found out in the past two years is that we've
The first priority, manpower, has seen dramatic improvement in the past two years. Retention has skyrocketed from about 39 percent of first-term Sailors to the current mark of more than 65 percent, while attrition numbers declined sharply by 14 percent over the same period.

His second priority, current readiness, has improved in part due to realistic requirements and realistic budgeting for those requirements, an additional $4 billion to the Navy’s readiness accounts. At the root of all these improvements, Clark insists, is the principle of “Covenant Leadership.”

“It is all springs out of the covenant,” he explained, “the premise that we make to people and people make to us. It’s leaders committing themselves to the growth and development of people, giving people the tools they need. It’s about leaders committing to giving young people the chance to make a difference and, ultimately, a chance to lead.”

With regard to current readiness, Clark pointed out “we could not be performing like we are in Operation Enduring Freedom had we not increased the readiness accounts by $4.2 billion in the past two years. Since Sept. 11, battle group deployment dates have been moved up. Under the old scheme, those ships wouldn’t have had the people to deploy. Now, every battle group is manned six months out from deployment.”

According to Clark, forgetting about manpower and readiness to concentrate on future readiness would be a mistake. “I am not going to move off current readiness, and say ‘OK, that’s done, now I’m going over here.’ The principles that we’ve operated by are sticking. We are going to take care of the Navy that the taxpayers of this country paid for. That’s current readiness.”

“We are going to keep the heat on priority one and priority two, because if those things slip, it will affect our ability to give the president of the United States options.

“That’s what we are about. The president said ‘we are going to keep this enemy on the run,’ (in the global war on terrorism). ‘We’re going to take the fight to the enemy. You can’t do that without a Navy. By not knowing where we are going to show up next, you keep the enemy on the run.’

“And so the focus is shifting to the future. Last year, Clark told The Flagship that in order to keep step with demands of current readiness in years past, future readiness had to take a hit. No more. The future begins now.”

Framed by an increase in quality of service and current readiness issues, Clark said the Navy will now move forward. The road ahead, he insisted, will not be easy.

“We make no proclamations that all of our problems are solved, that there are no challenges left,” Clark said, “I can promise you there are plenty left. That’s part of the covenant. We promise there are going to be some hard days. There are going to be some days that are really difficult.

“But, because those Sailors on the deckplate have got pride, and because they’re about service, they’re going to rise to the challenge. Their leaders are making sure they feel ownership for their work, making sure they are as self-sufficient as they can be. That’s what the covenant is all about.”

“As an example of the covenant, 108 naval officers, including 64 aviators, pulled their resignations, and 27 others (including 10 aviators) pulled their retirement papers since Sept. 11. Nearly 150 senior enlisted personnel pulled transfers to the Fleet Reserve.

“Our people really do understand the call to service,” Clark said proudly.

“They respond when life has purpose and meaning in it, and there is real purpose and meaning in what is going on in their lives right now. Along with that incredible sense of purpose, is an understanding that includes sacrifice.”

“These numbers tell me, that as an institution, we are doing better keeping our part of the promise. Leaders are understanding what the responsibility is toward our people who serve.

“Part of that promise of leaders is providing an atmosphere of growth for individuals who serve under them.

“That is part of the idea of Task Force EXCEL, which was launched last year to bring about a revolution in training and education. Clark promises major improvements in that program this year, not only to make sure Sailors will have the skills necessary to get a education, but because the future of the Navy demands the policy to make our Navy better.”

Clark said. The ideas and innovation he expects to be a byproduct of increased learning will fuel the Navy of the future.

“We’ve got hundreds of folks with ideas, so here’s my thinking on this: Let’s do a quick analysis of those ideas and pick out the ones that we think make sense. Then, let’s go try them. Sure, we could study them for three or four years and whittle those hundred ideas down to three or four, and then we’ll get three or four things that we’re absolutely certain will work. I just don’t believe in doing it that way. That absolutely shuts down the idea factory that’s coming out of our people.”

Innovative experiments in the coming year, such as the “Sea Swap” program which rotates crews onto a ship serving overseas instead of driving the ship to and from home ports in the United States, will seek to help the Navy find more efficient ways to operate.

“We spend in the Pacific, not as a percentage of the GDP of the United States, a third of the deployment in transit,” Clark explained. “If we can figure out how to extract more on the point combat capability for the United States, that’s a good thing.”

“We’re challenging whether we got things right.” Clark said. “We’re challenging whether we can produce a better product for the citizens of the United States of America.

“But, make no bones about it, we’re doing this to learn. I have no idea if Sea Swap is going to work or not. We’re going to learn from this experience. And from what we learn, we’re going to apply the lessons to make our Navy better.”

Ricky’s Tour
By J02 Mike Jones

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Mikejones43@hotmail.com

Time Capsule

This month, we look back in the All Hands archive to see what was going on in the month of August:

38 Years Ago – 1964
This cover of All Hands magazine featured Airmen Scott Weekly, who was one of 84 Regular Navy appointees into the Naval Academy that year. We showed readers origins of the traditional ship christening with the breaking of a bottle across the bow. We looked at how some of the Navy’s new navigation satellites make getting lost a little harder to do. We also posted some submissions from our readers as to what they would do if they were “CNO for Sixty Minutes.”

14 Years Ago – 1988
A mine-damaged ship in dry dock was on this cover of All Hands magazine. On April 14, 1988, USS Samuel B. Roberts (FFG 58) struck a mine near its keel, port side, as it attempted to back out of a minefield in the Persian Gulf, near Qatar. This issue told some of the stories of those who fought to keep the “Sanny B” afloat. We showed readers Navy and Marine Corps forces in action off the coast of South Korea in Exercise Team Spirit ’88. We also looked at some of the issues faced by single parents in the sea service and some of the places they can go for help. To view this issue on the Web, go to www.news.navy.mil/media/allhands/acrobat/ah8808.pdf

Nine Years Ago – 1993
This cover of All Hands illustrates what every Sailor can become if they take the time and volunteer to help their neighbors. In this issue we covered Sailors from NAS Willow Grove, Pa., as they helped out with a Special Olympics tournament. We showed some members of the Blue Angels flight demonstration team doing something besides loops in the sky; visiting local schools and hospitals to deliver messages to kids about staying in school and off drugs. We also looked at comic books and how their value can soar over the years, if you know how to preserve them properly. To view this issue on the Web, go to www.news.navy.mil/media/allhands/acrobat/ah990308.pdf
And, as the puzzle that is the future of the Navy continues to come into focus, no one should mistake the importance of keeping their eye on the ball.

"We must prepare for the future," Clark said. "The price of not doing so is far too great."

Editor's Note: For the latest in Navy News, updated around the clock, go to the Navy NewsStand at www.news.navy.mil.
The Secretary discussed some of the initiatives. One of which is the upgrading of public and private venture housing, not just a few, but thousands of units.

And there are other pilot programs in the budget this year. “These will improve our barracks and provide barracks where we have people living aboard ship,” said England. “We want everyone to have a residence. My intent and the intent of the CNO and the Commandant and our assistant Secretary of the Navy is to eliminate poor housing for our men and women in uniform whether they be married or single.”

According to England, retention is very good. In fact, it’s at 71 percent for first-term Sailors. In response, the Navy has had to cut its recruiting quotas twice so far this year, and the Secretary thinks the Navy might have to do so again. But not too much, or the slowdown in recruiting might create a “bubble” in later years.

“Retention is very good, because we’re recognizing the value of our men and women in service,” observed England. “There is also a great sense of purpose because of the war on terrorism. But, I also believe it’s because of the recognition of the great leadership we have starting with the president, the cabinet, Secretary Rumsfeld and the service chiefs. The SECNAV has been concentrating his focus on four areas this past year: people, technology, business practices and combat capability. Even after 9/11,
England believes these areas remain important. “We can go out and spend $5 billion for an aircraft carrier, and we can pull it up to the pier in Norfolk. The value of that aircraft carrier to the nation is zero,” England said. “We can put our airplanes on board and it still has no value to the nation. After we put our highly-trained and motivated people on board, then it has immense value.”

“We will also need the best technology,” England continued. “Combine technology with our leadership and people and that gives us the best combat capability in the world. We have to be able to afford both people and technology, and we do that through better business practices. I tell everybody, a dollar is a dollar. We need to spend it wisely; otherwise we are not spending it on combat capability. At the end of the day, that is what our military is all about, combat capability. Protecting and defending our freedom.

England said that the Navy’s part in the war on terrorism is going well. After saying how blessed he was to be working with people like Clark and Commandant of the Marine Corps Gen. James L. Jones, England said the Navy and its programs are doing well, both operationally and financially.

The SECNAV was pleased that the Navy and Marine Corps have worked together so well and with the other services to do the things they do, like launch fighters on long missions into Afghanistan that are eight to 10 hours long. Or put Marines on the ground as far inland as they have with everything they need for 30 days.

As impressive as these accomplishments were, the Navy will continue to change, he said. “The Navy has gone from signal flags to the Internet, from cannonballs to cruise missiles,” England said. “It’s important for everybody to realize we will continue to change. Change is not bad. Change is good, necessary, important and healthy for our Navy.”

When asked about combining Navy and Marine Corps aviation, the SECNAV said, “We need to provide them the right technology with the right leadership, and then we will end up with the combat capability we need to defend the nation.”

The Secretary was asked about what was one contract having been awarded recently. The V-22 Osprey has resumed flight tests. “With V-22, we’re at low-rate production,” England said. “As soon as flight tests are over, we may accelerate that production. And there will be other new programs as we move along.”

As far as working with the CNO and Commandant is concerned, the SECNAV said he had a very good relationship. “I came to this job to work for them. So, I work for them and they work for me, which means we have this great leadership team. We have a common objective: to provide to the ship team. We have a common objective: to train without the use of the Puerto Rican island of Vieques, the SECNAV said that this has never been a Vieques issue, but rather an issue about how the Navy trains people more effectively.

“’What would we like to do is find better ways to train people and not be ‘wedded’ to one spot on the surface of the earth,” the SECNAV said. “I’d like to be able to train while you’re at sea and not have to come back to Vieques. We’ve had a study underway that was commissioned last fall and I should be getting a readout on that … from the Center of Naval Analysis.”

England continued, “My hope and expectation is that they will come through with recommendations about how we can train more effectively as we go forward.”

“…So, how is it being Secretary of the Navy?”

“…This is a very busy job,” he said. England said that he feels blessed to have been appointed to this office, and it had been an honor and a privilege to serve. “It’s a rare opportunity in life to be able to do something like this, particularly at this time in our nation’s history. I’m glad to be able to be helpful to our Sailors and Marines this past year.”

“People ask me if I’m having fun. This job is rewarding, stimulating. This is a terrific job to have. You can affect people’s lives, affect the nation, affect the world. It’s not fun … it’s hard work, but I wouldn’t trade it for anything.”

More news about the Secretary of the Navy can be found online at the Navy NewsStand at www.news.navy.mil, then search for “SECNAV.”

Gunder was formerly a photojournalist for All Hands magazine, currently attached to USS Harry S. Truman’s (CVN 75) Public Affairs Office.
NOT EXACTLY THE TYPE OF THING WE’D LIKE TO IMAGINE so close to one of our largest naval stations, but that’s exactly the reason these Sailors are patrolling day in and day out, doing their part to make sure our ports and waterways are protected.

“We’re out there on the water showing our flag, and people feel safer knowing we’re out there,” said Chief Engineman (SW) John Warner, Tempest’s chief engineer.

In the past, the main mission of the Navy’s coastal patrol boats (PCs) was to support the Special Warfare (SPECWAR) community around the world. But today, their job is to prevent and deter those who would cause harm to innocent Americans in our own waters.

“Since the shift from the SPECWAR arena, the operational tempo has stayed the same, but the mindset is different. We’ve gone from being super-secret to making sure everyone out on the water knows we’re on station,” said LT Eugene Brown, Tempest’s operations officer.

Coastal patrol Sailors and the Coast Guard team up to make sure our nation’s ports and waterways are protected.
Tempest was originally scheduled for decommissioning in December 2002, but following Sept. 11, the Navy realized that they had an asset that was perfect for homeland defense, breathing new life into the PC community.

"The tasking we have now is a very applicable use of PCs, due to our mission flexibility, and it’s an excellent chance for us to get good long-term cross training with the Coast Guard," said Brown.

Smaller than most Navy vessels, at 180 feet, PCs still pack a lot of punch. With a top speed of 35 knots and two 25mm chain guns capable of pumping out a blistering 175 rounds per minute, as well as many other small arms, a would-be terrorist should think twice before trying to make a run past these guys.

Due to the Posse Comitatus Act—a law that limits the use of the military for civilian law enforcement, each PC assigned to homeland defense is teamed up with a Coast Guard Law Enforcement Detachment (LEDET), consisting of six Coast Guard personnel. The LEDETs perform the actual boarding of suspect vessels and, if needed, arrest their crews.

"At first, it was a little confusing integrating the Navy and Coast Guard assets," said Warner. "We had to figure out the rules of engagement, the level of interaction with the Coast Guard boarding teams, and what the parameters were for use of force," he continued. "But the LEDETs are a good bunch of guys and understand the mission; so we work together well."

With a crew of about 28, cross training is a way of life aboard the PCs. "Whether it’s fire support or damage control, everyone needs to know everyone else’s job for a crew of this size to function," says EN1(SW) Scott Peddle, the main propulsion assistant on Tempest.

"One minute, I’ll be standing Engineer Officer of the Watch, and 10 minutes later, I’ll be on the RHIB (rigid hull inflatable boat) with a M-4 carbine in hand, making sure people on the ships the Coast Guard detachment board don’t misbehave," continued Peddle. When Tempest is in its homeport, Naval Amphibious Base Little Creek, they’re usually on "B-2" or "B-24." B-2 status means they have the whole crew, including the LEDET, either on board or where they can get to the ship and be ready to roll within two hours; while B-24 allows the crew 24 hours to stand by to provide assistance or fire cover for the LEDET.
get underway. The alert status rotates between the PCs in Little Creek, allowing at least a little down time while keeping good coverage of the area’s waterways.

“It’s an important job we’re doing out here,” said Electrician’s Mate 3rd Class Steven Weimert. “It gets a little tedious sometimes, but we know we’re making a difference.”

Tempest’s daily routine consists of numerous rendezvous with two different groups of ships – high-interest and high-value. High-interest vessels are ships the Coast Guard has expressed an interest in and wants to board and search. High value assets are vessels, such as cargo ships that carry dangerous materials including natural gas or liquid propane, or cruise ships that need to be escorted into port to keep them from possible danger. They also guard numerous Navy ships transiting in and out of the Norfolk harbor.

In October, Tempest and the other Little Creek PCs will move out from under the SPECWAR umbrella and into Commander, Naval Surface Force, U. S. Atlantic Fleet’s control. Mission-wise, things won’t change much in the foreseeable future and homeland defense will stay their main job. But, Sailors on Tempest view PCs as good duty.

“Since we are such a small crew, we spend a lot of time together in close quarters; so we really have to get along with one another,” said Weimert. “When you have a tight crew, it makes it a lot easier to get the job done, and it’s better than being just a face in the crowd at a large command,” he added.

“I’ve been an independent duty corpsman for 10 years;” said Hospital Corpsman 1st Class (FMF) Florentino Farmerio. “I just wish I had known about the PC community then. It’s the best duty I’ve ever had.”

Tempest and her crew will deploy to Galveston, Texas, this summer to carry on the fight against terrorism at some of the busiest ports in the United States. Though the time away from friends and family is hard, they know they are doing an important job.

“It’s a tribute to the PC crews and their professionalism to keep doing these high-tempo operations with no end in sight,” said Brown. “Professionally, I’m very proud to be doing real-world missions [to protect] the United States.”

“Defending Homeland Harbors” after receiving an aft boat ramp modification in 1998, recovering boats night or day is no problem for Tempest’s seasoned crew. RHIB’s used to have to be raised on board with a boom, making recoveries in heavy seas extremely difficult.

“Being such a small, tight-knit community, the crews of other PCs are always willing to lend a helping hand when another boat pulls in.

Houlihan is a photojournalist assigned to All Hands

The sight of Tempest should make any terrorist think twice before they commit acts of terrorism in our nation’s waters.

“It’s an important job we’re doing out here,” said Electrician’s Mate 3rd Class Steven Weimert. “It gets a little tedious sometimes, but we know we’re making a difference.”

“When the Office of the Master Chief Petty Officer of the Navy was created in 1967, the U.S. Navy took a giant step forward in tapping the leadership capabilities of its enlisted force. In the act of adding an extra gold star to a master chief’s crow, the senior levels of command were, in effect, saying to the enlisted...
The MCPON is regularly approached by civilian and military media as a source on Navy policy matters. Because of that, he receives media training when he assumes the office, so he can be better prepared to handle their inquiries. Here he undergoes that training in Washington, D.C.

One of many ways MCPON communicates with the fleet is through the “MCPON Minute,” a short news brief where he’s able to discuss current issues affecting the fleet.

On the road more than 250 days a year, MCPON travels to hundreds of bases and ships around the globe to meet face-to-face with Sailors.

It’s not often you’ll find the MCPON in his office, but whether at his desk or on the road, he is constantly working matters for the fleet. The job is so demanding, he finds himself at work before 6 a.m., and he usually leaves after 6 p.m. And then there are the evening functions he attends as the representative of the Navy’s enlisted community.

MCPON: The Voice of the Enlisted Community

PROTECT COMPUTER PASSWORDS

AUGUST 2002 • ALL HANDS
the voice of personal experience, but of the broad and ever-changing spectrum of the enlisted experience.

Today, when there are so many avenues of communication open to modern Navy Sailors, it is difficult to imagine the breadth and depth of the gap that the first MCPON was asked to bridge in 1967.

“…Before 1966, the enlisted Sailor didn’t have a voice in Congress or among senior leadership in Washington, D.C., including the CNO’s office. But in 1967, with MCPON Delbert D. Black, things began to change. Being the first to give the enlisted Sailor a voice at that level, issues were not only heard, they were taken care of, often benefiting the most junior Sailors.

Since then there have been many milestones and hurdles the office has overcome to enhance quality of life. The eighth MCPON, John Hagen, was the key spokesman for allowing the
In 1967, the Department of the Navy established the office of the Master Chief Petty Officer of the Navy. Just up the hill from the Pentagon, the MCPON calls the Navy Annex home, where it has been since its inception.

Senior Chief Gunner’s Mate STGCS (SW) Scott Darling, Battle Stations LCPO, has MCPON’s ear and updates him on changes in recruit training at bootcamp during his first official visit to Great Lakes, Ill.

With his life so fast paced, MCPON’s staff sometimes only gets the time between meetings to keep him informed of any impending business or updates to his schedule.

As is common with many Sailors around the fleet, MCPON Scott joined the ranks of the geographic bachelors during his first few months in Washington, D.C. But the mission must go on, as he talks with the fleet master chiefs on a daily basis to keep attuned to Sailors’ issues.

Whether visiting the “old salts” or the newest Sailors, MCPON always draws a crowd of Sailors eager to shake his hand and say hello.

When the Chief of Naval Operations visits the fleet, MCPON is often right by his side. This relationship encourages increased communication between the officer and enlisted communities.

Now, MCPON Terry Scott shoulders the responsibilities as he executes the duties he took over from MCPON Jim Herdt, continuing to address the Quality of Service issues that face the enlisted Navy community.

Keres is a photojournalist assigned to All Hands.

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It has been 100 years since the Navy commissioned its first destroyer, USS Bainbridge (DD 1), then known as a "torpedo boat destroyer." Today's descendants may look similar from the outside, but on the inside, these high-tech vessels of war have replaced the long-retired battleships as the most heavily armed surface ships in the Navy.

To commemorate the Destroyer Centennial in 2002, All Hands takes you inside one of the Navy's newest destroyers, USS Ross (DDG 71) during her deployment in the Mediterranean Sea. This is a look at the true heart of a destroyer: not her powerful gas turbine engines, but her Sailors—a crew that is bonded in a way only possible aboard a "tin can."

Thirty-two days was all that was left on Ross' deployment when All Hands visited. No aircraft carrier in the Med. Carriers and other naval forces had been concentrating in the Arabian Gulf and surrounding waters, as part of Operation Enduring Freedom, but some still had to keep watch on the Mediterranean region. Ross was patrolling the busy waters of Europe, Africa, and the Middle East. It was a few days sailing distance away from several of the most heavily armed surface ships in the Navy.

Despite the ship's Aegis combat system, Ross still needs Sailors like SN Douglas Bartley to make sure the way ahead is safe as destroyermen did 100 years ago.
During her time on station, Ross zipped back and forth across the Med., responding to various taskings, sometimes in the company of the destroyer squadron, sometimes alone. The ship helped mariners in distress, including those aboard an adrift oil rig, and she conducted maritime interception operations against suspect vessels.

“We were out more than 200 days last year. It never slows down,” said Fire Controlman (SW) 2nd Class James Blair, of the ship’s Combat Systems division. “Destroyers are cheaper to operate than carriers, but more heavily armed than frigates. Therefore, we’re more likely to get deployed if there’s a need.”

According to the Navy’s director of Surface Warfare, that’s the way it’s always been for destroyers. “Destroyers have been sailing in harm’s way for a century now,” said RADM Phillip Balisle. “They’ve evolved from being a small-but-lethal single-mission warship into today’s sophisticated and powerful multi-mission combatants. These versatile ships have proudly served our country from World War I, to our current war on terrorism. And they will continue their proud tradition of sacrifice and service to our nation well into the future.”

Compared with other modern Navy ships, like carriers or large-deck amphibious vessels, a destroyer is small. On an aircraft carrier, it could take you a month just to find your way around. On a destroyer, going from your berthing area to the galley, and on to your workplace might take you through most of the vessel; it’s only about 500 feet from bow to stern.

“Things happen so fast here, because every single person in the ship work closely together, meshing like the gears of a clock. On a destroyer like Ross, there aren’t that many pieces, so what few there are move even faster and do more,” said Boatswain’s Mate 1st Class (SW) Michael Lee, Deck Department’s leading petty officer. “The crew is so tight here, sometimes it’s like a single person in Deck Department, and everywhere else on this ship, knows exactly what they’re supposed to be doing and does it,” said Boatswain’s Mate 1st Class (SW) Michael Lee, Deck Department’s leading petty officer. “The crew is so tight here, sometimes it’s like a single person in Deck Department, and everywhere else on this ship, knows exactly what they’re supposed to be doing and does it.”
almost like they can read each other’s mind. That’s the way it is out here, because each other is all you have.”

And being able to rely on one another is exactly what they need. When one of the ship’s rigid-hulled inflatable boats (RHIB) capsized recently during boat operations, there was no shortage of help available.

“All of a sudden, we had all these guys topside, ready to help in any way they could,” remembered BMSN Glenn Farmer. “I could’ve said ‘Hey, I need three guys,’ and they would’ve come out of nowhere. It didn’t matter who they were, they just wanted to help.” (As it turned out, everyone was pulled safely from the capsized RHIB.)

Besides being players on a very small team, destroyer Sailors find they have to be flexible. That’s because no one on board knows what each new day will bring. They found out just how flexible they had to be on Sept. 11.

With Ross in her homeport at Norfolk, the crew was pretty well dispersed that day. Command Master Chief (SW) Scott Bell, recounted how the crew was able to mobilize for an emergency sortie; despite undergoing heavy maintenance while pierside, with fresh non-skid being laid on the flight deck.

“The ship was told to get underway from NorfolK in four hours; the crew did it in three,” said Scott. “In fact, we had to leave [some members] of the crew on the beach who were in school or had appointments. Even our commanding officer was away at a conference, but we still did it. Everyone reads in the papers about how the carriers got on station so fast, but it was actually the destroyers that got there first.”

Destroyer crews take pride in their ability to be the first on scene, attributing it to their level of training. It all goes back to what retired ADM Arleigh Burke said during the commissioning of the first of the class of ships that bear his name (DDG 51) back in 1991: “This ship is built to fight. You’d better know how.”

“When my chief says, ‘OK, we’re going to have a gun shoot today,’ I don’t even have to ask what he wants,” said Gunner’s Mate 1st Class (SW) Stephen Langone. “I know he wants flak jackets out, ammo pre-staged, and so forth. We come together to make it work. All the gears mesh together.”
With everyone meshing on a small ship, they come to know each other very well. "The crew here knows each other so well that they understand how each other feels, and might even know what 'buttons' to push," said Bell. "And if someone's down, chances are that someone else will notice and help pick up that person."

After a while, they get so familiar that, according to Scott, someone could be in the chow line at breakfast, ready to order his eggs, and the cook doesn't even have to ask how he wants them. He already knows. He may also know how every one of the 300 or so other crewmen like their eggs done too.

Seeing the same faces all the time might be grating to some, but to others it helps them get through a six-month deployment. "On board here, there's always one person you can turn to to give them your deepest thoughts," noted Signalman 1st Class Reginald Perry. "That's how we get through the cruise. I know one guy who got in a bit of trouble, but he had a lot of friends who helped bring him back up. Now he's one of the top performers in our division."

Sometimes, the friendships formed on a destroyer can last a lifetime, if not longer. "My grandfather was on USS Charles P. Cecil (DD 835) during Korea," said Fire Controlman 2nd Class Shannon Buckland, "and he always talked about how close the crew was. To this day, several guys from that ship still come to visit my grandmother, or at least call and check on her, even though my grandfather passed away several years ago. I feel I have already made friends like this in the short time I have been here."

The closely knit Sailors on Ross love what they do, and they're proud to be one of the first ships on station in the event of a crisis. It's all part of serving their country on a "tin can." They're on a ship that's built to fight, and they do know how.
The Thrift Savings Plan

The Thrift Savings Plan (TSP) Open Season for service members will be **Oct. 15 through Dec. 31, 2002**. This retirement and investment plan, available to civilians since 1987, was opened to the Armed Forces in 2000. If you want to enroll, here's what you have to do:

- See your disbursing office during the “open season” from **Oct. 15 to Dec. 31, 2002**.
- Choose which investment plan is right for you. To help you decide, we've explained the five TSP funds:

1. **Government Securities Investment (G) Fund**
   - This fund is invested in short-term non-marketable U.S. Treasury securities that are specially issued to the TSP. This one is free from fluctuations in the value of securities due to changes in overall market rates. This is the safest of the funds.

2. **Fixed Income Index Investment (F) Fund**
   - This fund is a mix of U.S. Treasury and federal agency securities, corporate bonds (both within and outside the United States), mortgage-backed and foreign-government securities (although traded in U.S. dollars). This fund offers the opportunity for increased rates of return over the long-term, as compared to the G Fund. But the possibility exists for negative returns, which result in losses.

3. **Common Stock Index Investment (C) Fund**
   - This is a large company stock fund. It follows the Standard & Poor’s 500 (S&P 500) stock index, which consists of 500 stocks, making up about 77 percent of the market value of U.S. stock markets. The risk is that the value of stocks can decline sharply, resulting in a loss.

4. **Small Capitalization Stock Investment (S) Fund**
   - This is the TSP’s small and medium company stock fund. The S Funds tracks the Wilshire 4500 stock index, which consists of 4500 stocks, making up about 79 percent of the market value of U.S. stock markets. The risk is that the value of stocks can decline sharply, resulting in a loss.

5. **International Stock Index Investment (I) Fund**
   - This is TSP’s international stock fund. The I Fund tracks the Europe, Australia and Far East (EAFE) stock index, which consists of common stocks of large international companies in 20 countries. I Funds tend to be more volatile, and therefore riskier than C or S Fund investments. Also, international investments carry the risk of foreign currency fluctuations.

Decide how much you want to invest. Members will initially be able to contribute up to 7 percent of their basic pay. That limit will rise to 10 percent by 2005 and become unlimited by 2006. There is no limit to the amount of special pays, bonuses and incentive pays members can contribute.

Service members pay no federal or state income taxes on contributions or earnings until they’re withdrawn.

For more information about the Thrift Savings Plan, go to: **www.tsp.gov**
Eye on the Fleet is a monthly photo feature sponsored by the Chief of Information Navy Visual News Service. We are looking for high impact, quality photography from Sailors in the fleet to showcase the American Sailor in action.

**First Strike**
The ground combat element of the 31st Marine Expeditionary Unit (MEU) Special Operations Capable (SOC), participates in jungle survival training, with the help from a local Thai military instructor, during Exercise Cobra Gold 2002.

Photo by PH2 Aaron Ansarov

**Safe Return**
A rescued Sailor who fell overboard from USS Port Royal (CG 73) is hoisted into a rescue helicopter from Helicopter Anti-Submarine Squadron (HS) 8. Port Royal and her battle group were deployed in support of Operation Enduring Freedom.

Photo by PHAN Tina Lamb

**Information from Above**
AG3 Keith Phillips, on board USS Kitty Hawk (CV 63), prepares to launch a weather balloon. Weather balloons rise to a height of 20,000 feet and provide important weather data for Kitty Hawk’s battle group.

Photo by PH2 Tim Lamb

**Earth Movers**
EO3 Michael T. Emberton digs a trench for a waterline during a construction project. Emberton and the Seabees attached to Naval Mobile Construction Battalion (NMCB) 40 were working on various construction projects throughout the island of Guam.

Photo by PH3 Lamel J. Hinton

**Deep Thoughts**
ENCM(MD(MV/SW) Steve Wiggins prepares to enter the water for a dive on the Civil War era wreck of the ironclad Monitor off the coast of Cape Hatteras, N.C. Wiggins participated in the efforts to recover the gun turret of the historic warship submerged 230 feet below the surface.

Photo by PH1 Chadwick Vann
Eye on the Fleet is a monthly photo feature sponsored by the Chief of Information Navy Visual News Service. We are looking for high impact, quality photography from Sailors in the fleet to showcase the American Sailor in action.

To be considered, forward your high resolution (5” x 7” at 300 dpi) images with full credit and cutline information, including full name, rank and duty station. Name all identifiable people within the photo and include important information about what is happening, where the photo was taken and the date.

Commands with digital photo capability can send attached .jpg files to: navynewsphoto@hq.navy.mil

Mail your submissions to:
Navy Visual News Service • Naval Media Center
2713 Mitscher Rd., S.W., Anacostia Annex, D.C. 20373-5819

Eye on History

Eye on History is a monthly photo feature sponsored by the Naval Historical Center.

For more photos pertaining to naval history, go to www.history.navy.mil.

1956
Crew members aboard USS Essex (CVA-9) repair H-1 helicopters.

1951
Marines climb out of a UH-34D helicopter atop Hill 812 in Korea.

1956
A Sailor is working on a Sikorsky observation helicopters HO-3S-4, on board USS Midway (CVB 41).

1968
An SH-3 helicopter from Helicopter Squadron (HHR) 8 is refueled in flight by USS Carpenter (DD 863) in the Gulf of Tonkin.

1947
A Light Airborne Multi-Purpose System (LAMPS) helicopter takes off from USS William V. Pratt (DDG 44) during UNITAS XIX.

1978
A Light Airborne Multi-Purpose System (LAMPS) helicopter takes off from USS William V. Pratt (DDG 44) during UNITAS XIX.

U.S. Navy Photos Courtesy of the Naval Historical Center
What's in a Name?

Story by Marie G. Johnston

I t’s time to break out the candles and set a cake on fire. This month marks the 80th year anniversary of All Hands magazine.

The magazine's ancestry can be traced back to its great-grandfather – the Bureau of Navigation’s News Bulletin No. 1, first printed Aug. 30, 1922. The bulletin had a simple, unadorned look and a right-to-the-point presentation. BuNav editors also noted that the publication would be “issued from time to time, to place before officers information concerning Bureau activities that may be of general interest.”

Some of the burning issues of the day included the Bureau’s complaint that expenditures for pilots, tugs and wharves for FY21, especially in the Panama Canal Zone, were taking too big a bite out of Bureau appropriations. The Bureau also requested that ships’ boats be used as much as possible to transfer stores and men to and from ships. Another problem was that the Bureau was not receiving ships’ logs at the end of each month - and many were incomplete. Cooperation was requested from all ships, especially those in destroyer squadrons, which were singled out as the biggest offenders.

Twenty-one years later, in September 1943, the Information Bulletin “came of age” and displayed the title All Hands for the first time. According to the editor’s note on Page 40, the purpose was, “To make as explicit as possible the fact that this magazine is intended for all Naval personnel – for all hands.”

A blue box was placed on the cover with a statement to that effect. The readership quickly realized that this was their all-inclusive source of news and information – and ultimately changed the name themselves, calling the Information Bulletin by a new name – All Hands.

“All Hands then and now.

“One cannot ask more of a name for a magazine than that it reflect its purpose and content and that it be something spontaneously acceptable. Accordingly, to the interest of even greater service for the magazine, the Bureau is pleased to follow the nomination of Navy men and women: All Hands, it is.” However, the All Hands banner didn’t appear on the magazine until June 1945.

Throughout the years, All Hands has been through many cosmetic makeovers. The initial days of black and white text (no photos) and the use of blue ink on our banner and covers in the mid-1940s through the 1960s finally gave way in April 1969 to color photos on the front and back covers. This “mid-life crisis” spread to eight color pages per month and lasted until 1994 when the magazine went four-color throughout. In 1997, the magazine was available on the Internet, and in 1998, the banner changed (after 27 years), our layout changed and a new, improved All Hands was preparing to meet the challenges of the 21st century.

While change is good, the one thing that hasn’t changed in 80 years is our audience – the men and women of the U.S. Navy. From new recruits and career Sailors to veterans and retirees, our readers still want to know what’s going on in the Navy and we will continue to tell the Navy’s story the best way we can.

Just last month, we added flash capabilities to our on-line version of the magazine and launched our All Hands archive project at www.news.navy.mil. We expect the archive to be completed by Spring of 2003.

Remember that All Hands is your magazine. Contact us with your stories and suggestions at allhands@mediacen.navy.mil or DSN 288-4171 or (202) 433-4171.

Johnston is editor of All Hands

The Final Word

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www.staynavy.navy.mil
The Navy provides you much more in compensation for your hard work than just what's shown on your Leave and Earnings Statement (LES).

This booklet is meant to help you understand the total value of your Navy compensation and benefits package. If you're interested in understanding the value of your retirement, or knowing how much you would have to make in a civilian job to equal your Navy pay, this booklet is for you.
The military compensation system includes dozens of separate pays, allowances and benefits. The most visible and easily measurable of these earnings may be classified as direct compensation, which shows up as earnings on your Leave and Earning Statement (LES). This includes several allowances that are tax-free, making them more valuable than they appear, as well as 30 days of paid vacation per year. Indirect compensation includes comprehensive medical and dental care, commissary and exchange savings, and tuition assistance. Other valuable fringe benefits that are often free, or available at discounted prices, include legal, educational and family services, life and disability insurance, tickets and tours, and quality childcare.

**Direct Compensation**
- Basic pay
- Special pays
- Incentive pays
- Re-enlistment bonuses
- Tax-free allowances
  - Subsistence allowance
  - Housing allowance
  - Clothing allowance
- Combat zone exclusions
- 30 days paid leave per year

**Indirect Compensation**
- Inexpensive life insurance
- Comprehensive medical & dental care
- Commissary & exchange savings
- Retirement value
- Tax advantage
- Tuition assistance
- Disability benefits
- Sick leave
- Death & survivor benefits

**Valuable Fringe Benefits**
- Free basic legal services
- Generous retirement plan after 20 years
- Free disability insurance
- Educational services
- Family services
- “Space-A” travel
- Quality child care at reasonable rates
- Regular professional training & education
- Inexpensive MWR facilities & opportunities
  - Fitness centers
  - Golf courses
  - Movie theaters
  - Equipment rentals
  - Tours
  - Hobby shops
  - Flying & scuba clubs
  - Swimming pools
  - Tennis courts
You don’t have to be a financial planner or accountant to figure out how much money you could retire with after serving in the Navy, or how much you would have to make as a civilian to equal the direct and indirect compensation you receive for your service. Pushing pencils and calculator buttons, shuffling through tax tables and paperwork … all this has been replaced by the Pay and Compensation Calculator (PCC) found on the Center for Career Development (CCD) Web site at: www.staynavy.navy.mil.

The PCC takes you through a few easy steps, asking for your rank, year of birth, when you entered the service, number of dependents and duty station zip code at time of retirement. This CCD Web service also accounts for any special pays and selective reenlistment bonuses.
Most importantly, the PCC does the math for you, eliminating tax rate searches and hair-pulling headaches. The result is a comprehensive Pay and Compensation Calculation sheet, which breaks down your current pay and anticipated retirement pay. It also compares your figures to relative civilian job compensation. The easy to read and understand summary provides a printable reference to aid in your decision to stay Navy.

Navy Life... Getting Better Every Day

✦ REDUX retirement plan repealed. Now every service member can retire at 50% of base pay under either the Final Pay or High-3 retirement plans. Both of these plans include full cost of living allowance (COLA) increases.

✦ Expanded selective re-enlistment bonus (SRB) eligibility and amounts.

✦ The new Thrift Savings Plan offers participants the same type of savings and tax benefits that many private corporations offer their employees under 401(k) plans.

✦ Lifetime medical treatment and prescription drug coverage is now guaranteed to military retirees under an overhauled TRICARE program.

✦ Reduction of out-of-pocket housing costs from 19% in 2000 to 11% in 2002, with a commitment to completely eliminate them by 2005.

✦ Commanding officers now have the authority to cut one year from the advancement cycle for outstanding E-5s and E-6s.

✦ Revamped focus on career planning through Project Sailor

✦ The Navy’s new Customer Service Center will provide timely and accurate information to sailors and their families on a wide variety of subjects. Call 1-866-U-ASK-NPC (827-5672).

✦ Eliminated a number of major inspections to reduce sea time between deployments.

Is the Grass Greener on the Other Side?

Sailor

✦ Responsibility comes earlier

✦ Mission-oriented focus

✦ Attend schools while drawing full pay

✦ Camaraderie and esprit de corps

✦ Predictable promotion & advancement

✦ Job security

✦ Generous retirement plan

Civilian

✦ Responsibility comes later

✦ Profit-driven focus

✦ Limited educational opportunities

✦ “Dog eat dog” mentality

✦ May have to request/negotiate promotions

✦ Could get “pink slipped” anytime

For more information visit us at www.staynavy.navy.mil/tools/PCC/wizard/serviceinfo.asp

For a detailed explanation of compensation factors, see page 11.
Did You Know?

* 66% of Social Security beneficiaries over 65 derive at least half of their income from Social Security.
* Only 13% of all 401(k) plans are valued at more than $100,000.

Myths About Civilian Life

“Civilian medical care is better.” — TRICARE is very similar to civilian HMO care plans except that the Navy does not deduct a co-share payment each month. In the military, most prescriptions are provided free, and there is a $1,000 per year catastrophic cap on medical costs not covered under TRICARE for your protection.

“Affordable insurance is available everywhere, and my next job will offer a disability plan.” — Up to $250,000 of level-term Serviceman’s Group Life Insurance (SGLI) coverage is available to service members regardless of age, occupation or pre-existing health conditions. Military personnel are provided with long-term disability coverage at no charge while fewer than 55% of full-time civilian employees are covered by even a short-term disability plan. Additionally, while Navy retirees enjoy available medical benefits, fewer than half of the largest civilian employers offer medical insurance to their retirees.

“Most companies offer a pension, so I don’t need the Navy retirement.” — While approximately half of all full-time employees in medium to large companies participate in a pension plan, only 3% of those employees may retire under age 55 with less than 30 years of service. The Navy fully funds a retirement plan that features no pay deductions for its members. Additionally, only 3% of civilian retirement plans feature automatic COLA increases to protect retirees against inflation. 100% of Navy retirees receive COLA increases.

“Once I get out of the Navy and start a 401(k), I’ll be set for my retirement years.” — In fact, only 35.8% of all full-time employees participate in tax-deferred savings plans, such as the 401(k), where you put money away for retirement and employers help with matching contributions. The Navy fully funds your retirement, with no reduction based on your age.

“As a civilian, I won’t have to stand watch, work late or move any more.” — If you’re willing to accept a relatively low-paying job with little responsibility, this is probably true. If, however, you are interested in better pay, more responsibility and regular promotion opportunities, you can expect to put in extra hours and to relocate from time to time. Salaried employees in supervisory positions routinely work more than 40 hours a week, are often tied to cell phones and beepers 24/7, and usually without any additional compensation. Additionally, few companies offer 30 days of paid vacation each year.

Median Monthly Gross Earnings for Various Civilian Jobs

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<thead>
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<td>Construction Laborer</td>
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Compensation Factors

✦ BAS (Basic Allowance for Subsistence) — This calculation based on the “rations-in-kind not available” rate. Add to your income even if not paid directly to enlisted members, since the cost of dining aboard ship/station must be replaced in a civilian salary.

✦ BAH (Basic Allowance for Housing) — Tax-free allowance paid to cover 85% cost of living off base or ship if entitled. For single members living in ship or barracks the current BAH-II rate (not adjusted for locality) should be added since this amount must be replaced in a civilian salary. If you live on base, increase the current BAH rate by 15% since the government pays for 100% of the cost of housing. If your BAH rate is not known, approximate using BAH-II tables provided.

✦ Clothing Allowance — Enlisted members get a yearly clothing allowance on the anniversary of their initial allowance for uniform maintenance.

✦ Tax Advantage — Your pay has a tax advantage because all allowances you earn are tax free, as are any pay and bonuses while in a combat zone. Federal tax rates are 15, 28, 31 or 36%. FICA tax is made up of Social Security tax at 6.2% on the first $80,400 and Medicare is a flat 1.45%. You may also add your state tax rate if known.

✦ Active Duty Death & Survivor Benefits — This amount represents the cost difference of comparable life insurance to provide the same security in case of death, such as $250,000 of Servicemembers Group Life Insurance (SGLI) and the $6,000 death gratuity. Dependency and Indemnity Compensation (DIC) provides $911 per month for a surviving spouse, until remarried, and $229 per month for each child, plus additional veterans benefits.

✦ Medical/Dental Care — This figure represents the average cost-share that white-collar workers must pay out of their paychecks for equivalent HMO-style coverage. The latest Bureau of Labor statistics show that 54% of employees don’t have dental coverage through their employer.

✦ Commissary Value — A 1999 market survey of more than 500 items has shown that using the commissary saves a service member an average of 27% over other food markets. A yearly savings is computed based on multiplying this rate times USDA estimates for food cost for the number of dependants.

✦ Disability (not included) — Bureau of Labor statistics indicate that 57% of civilian employers do not even offer short-term disability. Replacement cost of similar coverage has not yet been calculated.

Retirement Calculations

✦ Monthly Basic Pay at retirement pay grade — Make an assumption of your pay grade when you retire and look on the pay charts to determine what that pay grade makes at 20 years of service. For members entering service after July 31, 1986, the highest 36 months of pay may be averaged for the closest approximation.

✦ Monthly Retirement/Retainer Pay — Since the repeal of REDUX in FY2000, all members are eligible to retire with at least 50% of their Basic Pay. For every year of service after 20 add 2.5% of base pay.

✦ Lump sum needed to pay equivalent amount for 40 years — This figure is what a civilian would need to have saved to retire at the same time and with the same pay out for 40 years. Does not include the estimated $2,642 per year medical expenses saved over Medicare beneficiaries.

✦ Monthly contribution needed to save for 20 years to match that lump sum (or Retirement Value) — The contribution required by a civilian to have a lump sum able to pay out the same amount as your retirement.
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