

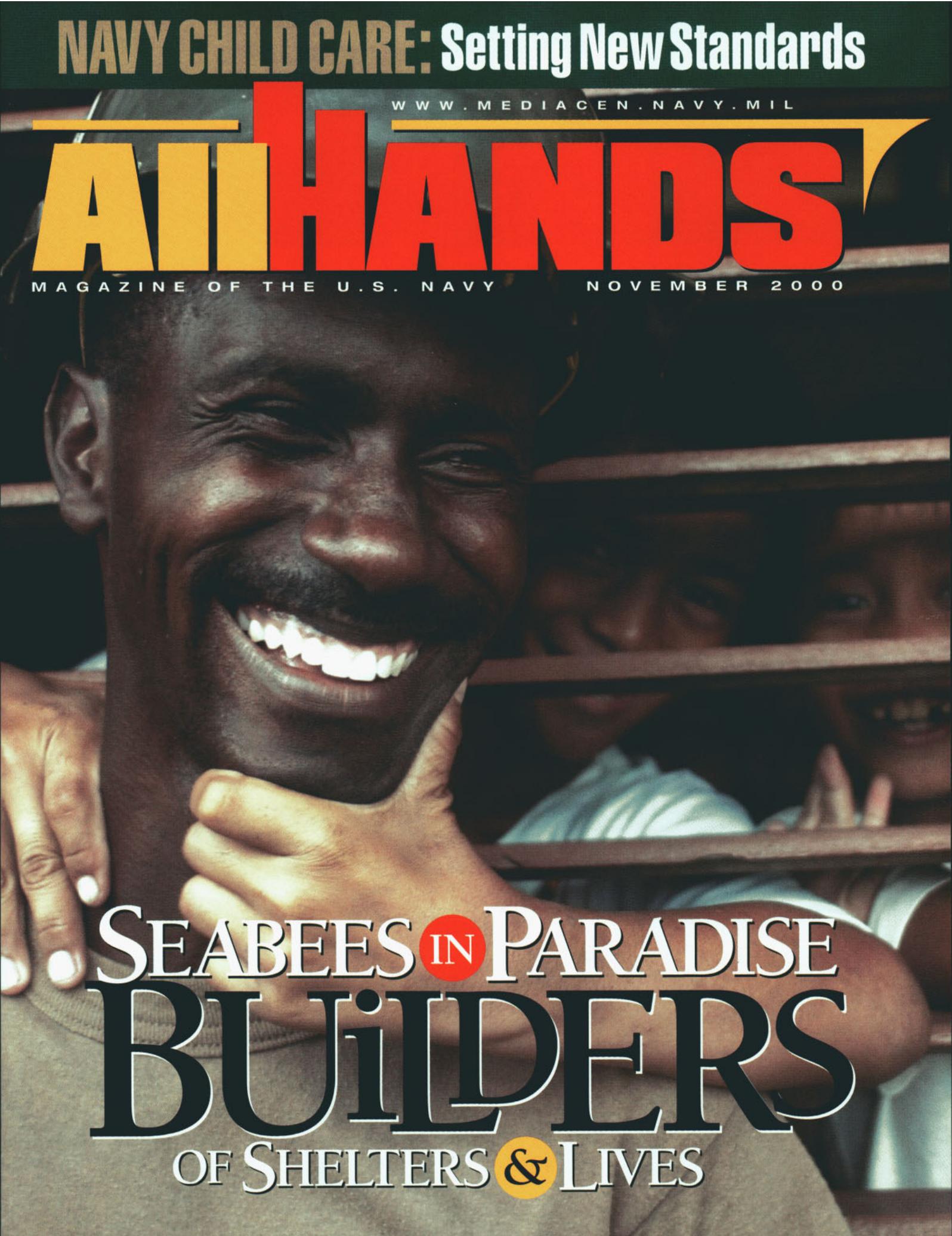
NAVY CHILD CARE: Setting New Standards

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All HANDS

MAGAZINE OF THE U.S. NAVY

NOVEMBER 2000



SEABEES **IN** PARADISE
BUILDERS
OF SHELTERS **&** LIVES

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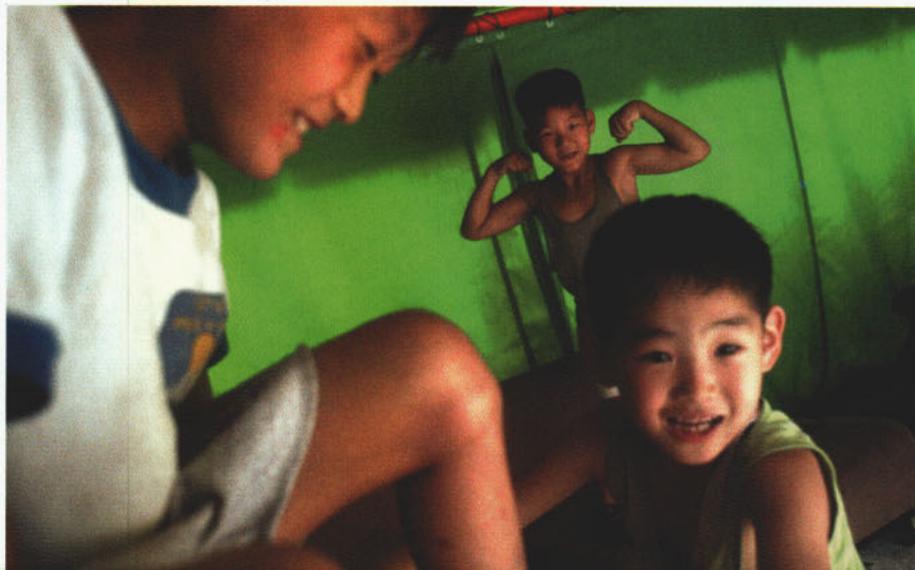


Photo by JOC Robert Benson

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S. Rosenthal & Company, Inc.
GPO Printing Specialist
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All Hands (USPS 372-970; ISSN 0002-5577) Number 1003 is published monthly by the Naval Media Center, Publishing Division, 2713 Mitscher Rd. S.W., Washington, D.C. 20373-5819. Periodicals postage paid at Washington, D.C., and at additional mailing offices.

Subscriptions: For sale by the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402 or call (202) 512-1800. Subscription prices are: \$29 (domestic) /\$36.25 (foreign); \$5.50 (single copy domestic) /\$6.88 (single copy foreign).

Postmaster: Send address changes to *All Hands*, Naval Media Center, Publishing Division 2713 Mitscher Rd., S.W. Washington, D.C. 20373-5819

Editorial Offices: Send submissions and correspondence to Naval Media Center Publishing Division, ATTN: Editor 2713 Mitscher Rd. S.W., Washington, D.C. 20373-5819
Tel: DSN 288-4171 or (202) 433-4171
Fax: DSN 288-4747 or (202) 433-4747
E-Mail: allhands@mediacn.navy.mil
Message: NAVMEDACEN WASHINGTON DC //32//

Authorization: The Secretary of the Navy has determined this publication is necessary in the transaction of business required by law of the Department of the Navy. Funds for printing this publication have been approved by the Navy Publications and Printing Committee.

38 The Duty of Development

The military is setting unprecedented child care standards that are praised as a model for the civilian sector.

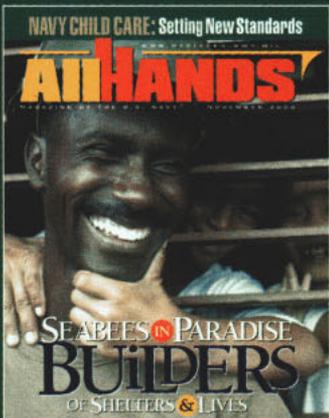
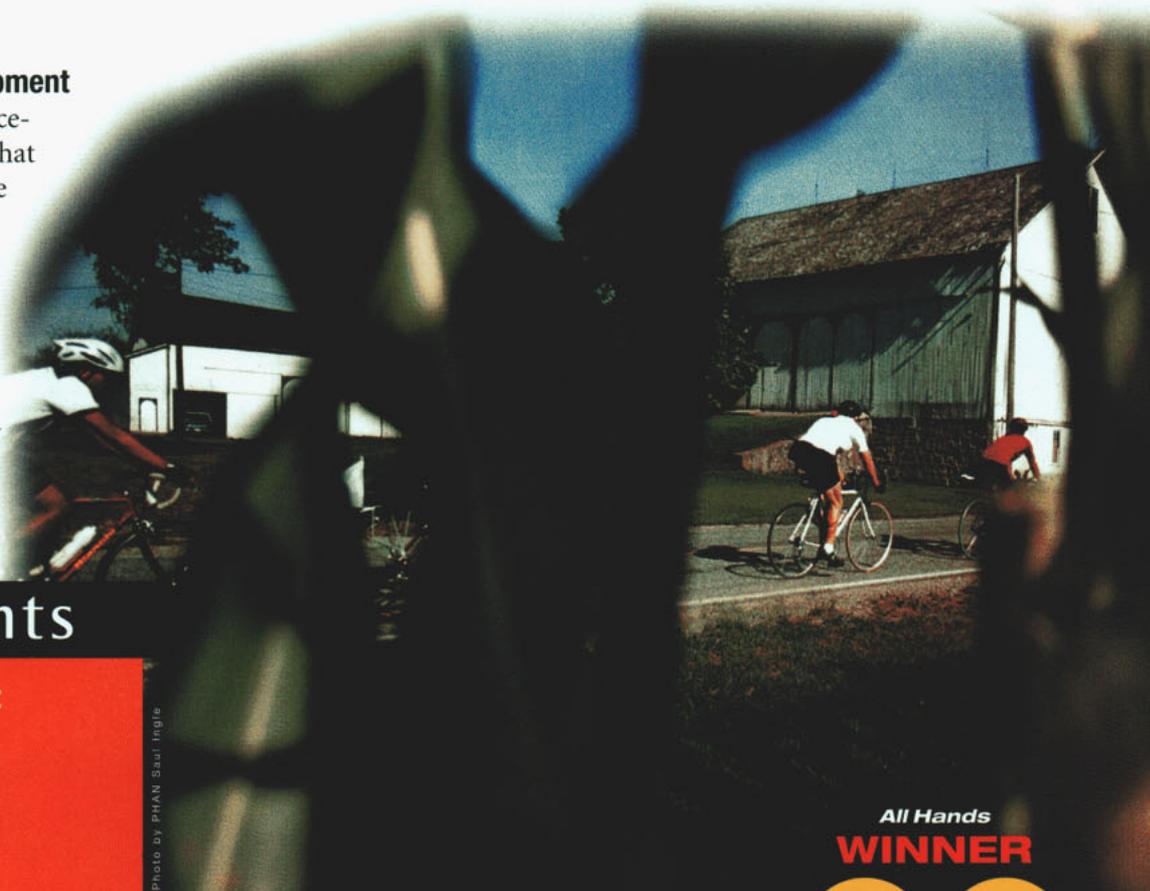
44 Planning for the Future

It's not too early to gain helpful advice and direction on how to make your money work for your retirement.

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Photo by PHAN Saul Ingle



On the Front Cover

UT2 Duane Odom, a Seabee assigned to Naval Mobile Construction Battalion 74, takes a break from building a schoolhouse in the Republic of the Philippines to spend time with the local school children. The kids urged the East St. Louis, Ill., native to do the "Whazzup" gesture made famous in recent television commercials.

Photo by JOC Robert Benson

Next Month

All Hands takes Sailors on a trip to explore duty and liberty in the Far East.

All Hands
WINNER



2000
Awards of Magazine
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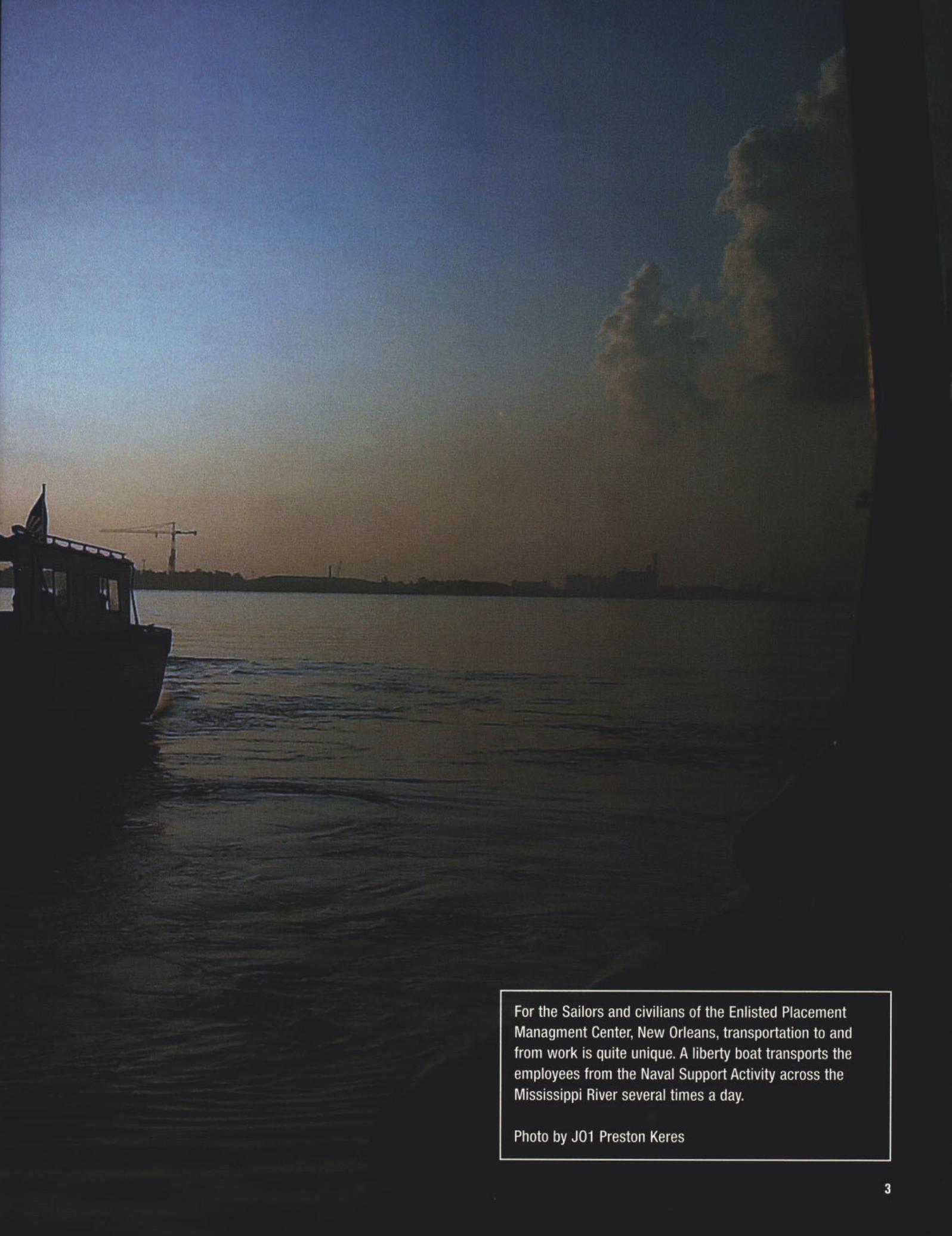
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www.mediacen.navy.mil



Rush Hour





For the Sailors and civilians of the Enlisted Placement Management Center, New Orleans, transportation to and from work is quite unique. A liberty boat transports the employees from the Naval Support Activity across the Mississippi River several times a day.

Photo by JO1 Preston Keres

Kids Kuts





Ever feel like your kid knows more about today's technology than you? What about being able to take pictures? When professionals take photographs, they approach it with the complex mindset of lighting techniques, exposure, and types of film. Kids, on the other hand, just keep it simple. At least that's what we found when we gave cameras to the kids at the Child Development Center (CDC) in San Diego.

Every summer, the children at the CDC get a chance to relax and get wet for a day of fun in the sun. They bring their swim trunks and frolic in the water for a few hours. We took this opportunity to show these kids a few things about taking pictures and gave them some disposable cameras to try out their newly learned skills. The results show great promise for these future Navy photojournalists.

Can you tell the difference between the photos by the junior phojos and the Navy professionals?

Photos by PH2 Aaron Ansarov & Children of CDC San Diego

Around the Fleet

Editor,

Bravo Zulu on the article on recruiting in Times Square, N.Y. I understand you have received some negative inquiries from the fleet regarding the inside cover photo. I feel it is a great photo and I will be glad to address any concerns. GM1 Jusino and his team of Harlem recruiters are true professionals who are on duty 24x7 manning the fleet.

Most of my recruiting team,

as well as myself, grew up on the streets of New York and are indebted to the Navy for giving us an opportunity. In my 19 years in the Navy, I have never served with a more professional and superb group of Sailors.

Keep up the great work.

CDR Ed Gehrke
Navy Recruiting District NY
co_ly@cnrc.navy.mil

marvelous publication. I want to commend each and every member of the *All Hands* staff, both officer and enlisted, who are responsible for producing a periodical second to none.

"Well Done," shipmates and Thank You!

Ret. YNCM Richard M. Rogers
San Diego

of *All Hands* recently, and was really impressed with the photography and the quality of your writing.

The photography, especially, is reality-based, imaginative and exciting, and at a level we could only aspire to but rarely reach in the old days because of stifling creative restrictions. And what a delight to see all those JOs and PHs on your staff and in the fleet getting bylines and the recognition they deserve for doing great work.

Ret. JOCS Joe Brazan
Chino Hills, Calif.

Editor,

While I live in San Diego and personally witness the hundreds of improvements in the quality of life for our Sailors, I am continually amazed at the quality of this

Editor,

I was a plank owner in the JO rating and retired on 20 in 1968 as a JOCS. Although I had been too busy running a public relations business since then to have much contact with the Navy, I ran across some copies

BY THE Numbers

4

Four superstar Sailors traveled to Washington, D.C., for their frocking as the Navy's 2000 *Sailors of the Year*. Let us introduce you to them. (See story, Page 18)

38

Every week or so, you can find U.S. Sailors, building, cleaning and helping out the 38 Korean orphans at the Hye Sim Won Orphanage, Seoul, Korea. (See story, Page 20)

3,250

The number of miles Religious Programs Specialist 3rd Class John Tarr covered in 48 days by bicycle during the "Big Ride Across America." (See story, Page 32)

15

In 1985, DOD's Child Care program was on very shaky ground, but 15 years later, Military Child Development Centers are hailed as the model for all to follow. (See story, Page 38)

SHIPMATES



LEGALMAN FIRST CLASS (SW) LISA G. ELLIS, was selected as 1999 Sailor of the Year for Naval Legal Service Command. The Martinsville, Va., native is assigned to the U.S. Navy, Trial Service Office Europe and Southwest Asia Detachment, Rota, Spain. In addition to court reporting, Ellis found time to coach the base girls' soccer team and was selected for Chief Petty Officer.



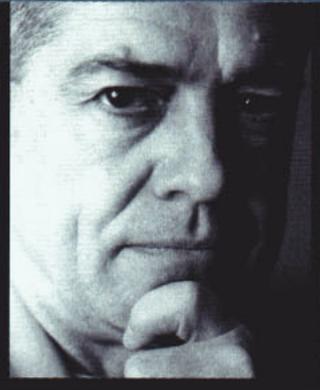
AVIATION MACHINIST'S MATE 1ST CLASS (AW) VALENTINO M. CORTEZ was selected as HSL-43's Shore Sailor of the Year for 1999. The San Diego, resident was recognized for his exceptional supervisory and organizational skills, meticulous attention to detail and grasp of the Naval Aviation Maintenance Program (NAMP).



ENGINEMAN 1ST CLASS (SW/DV) NEIL E. WOLFE was selected as the 1999 Senior Sea Sailor of the Year for Mobile Diving and Salvage Unit 2, Little Creek, Va. Wolfe, a native of Sterling, Ill., is assigned as the Alpha Detachment Assistant LPO, 3M work center supervisor and the Unlimited Diving Supervisor.



AVIATION ELECTRONICS TECHNICIAN 1ST CLASS (AW/NAC) AARON J. COMES was selected as the 1999 Sailor of the Year for Naval Air Reserve Anti-Submarine warfare Training Center, Willow Grove, Pa. Comes is currently assigned as the Primary P-3 CNARF NATOPS In-flight Technician Evaluator, International Military Student Officer and President of the First Class Association.



Speaking with Sailors

The MCPON answered this question from an all hands call during his recent visit to the Defense Intelligence Agency, Washington, D.C.

Editor,

I am a Navy SEABEE, and as one, I feel that *All Hands* does not show enough SEABEES or feature enough articles about them in your publication. I say "your publication" because why should I show interest in something that does nothing for the 'BEEs? One picture now and then isn't enough. Neither is maybe one article out of 50. ...

Why not give the fleet a change of pace, show them the SEABEES, and let them know that yes, we are Blue and Gold, too? Granted, they probably don't care much for those who stay on land for a deployment, but we're routinely on-site for seven months. I don't think anyone else would want that, nor do I think that they'd work in rain, sleet, snow, ice, mud to your knees or holes filled with waist-deep water. ...

Yet SEABEES do it every day. Every day, we deal with that, and we can't get an article in *All Hands*.

UT2 Luis Alarcon

Editor's Note: Check out this month's cover story "Bees of the Islands."

Editor,

I just wanted to say that I have seen the latest *All Hands* magazine, and it just keeps getting better every month so keep up the good work .

SH2 Ramon L. Colon
USS Belleau Wood (LHA 3)

Q: How are the opportunities improving for women to go to sea?

A: I guarantee you we are much farther along than American society as a whole regarding true equality among the sexes. I'm not saying just being better is acceptable, or what our goal is. Equal opportunity is an ongoing, never-ending process, because as our Navy continues to move forward, equal opportunity for everyone must always be dead center on the radar.

There are more opportunities for women to go to sea today than ever before. This is the closest our Navy has ever been to only seeing its personnel as Sailors, not men and women. Women are serving on more than 100 combatant ships today, of which 19 have only female officers. Approximately 91 percent of the Navy's billets are open for women to serve today. The exceptions are on submarines due to prohibitive habitability modification costs, and with SEALs and Marine support that falls under the direct ground combat exclusion law.

Obviously the opportunities for women to serve at sea are more abundant than ever. But, we are running into a noticeable challenge. I need more senior enlisted women to go to sea and take leadership positions. Women are definitely underrepresented in the senior enlisted communities, and the only way to fix this is

to have women take jobs at sea. Our junior enlisted women Sailors come into the Navy fully expecting to serve regular sea/shore rotation tours, with their sea duty on board ships. For a variety of reasons, we can't get enough senior enlisted women wanting to roll to sea.

If we want to continue leading our country with improvements for equal opportunity, this is a key area we must target. There should obviously be more than 23 women in the Command Master Chief (CMC) program, but again, we need more applicants. Serving as a CMC is one of the most rewarding opportunities our Navy has to offer.

The opportunities are endless for CMCs, and there isn't a job more focused on helping our Sailors build the Navy of tomorrow. It is vital that we have equal representation in these positions. Changing the standards or prerequisites to simplify participation does everyone an injustice — current CMCs, the Navy and most importantly women Sailors.

I'm confident the first woman MCPON is serving today. The only question is if it will be a hard-charging khaki, or if we'll have to wait for one of our bluejackets to grow into the role. ☑

“There are more opportunities for women to go to sea today than ever before.”

Speaking with Sailors is a monthly column initiated by the Master Chief Petty Officer of the Navy as a way of reaching out to the men and women of the fleet, whether they are stationed just down the road or halfway around the world.

Stay Navy



The Navy has stepped up its efforts to encourage its Sailors to “stay Navy” with the establishment of the Center for Career Development (CCD) at the Navy Personnel Command in Millington, Tenn.

The brainchild of Navy Secretary Richard Danzig, the Center was conceived to help the Navy strike a more equitable balance between recruiting and retention.

“My judgment is that the return on investments in trying to keep the people we have would be richer than increased efforts to recruit yet more people,” Danzig said during a recent media availability. “We need to recruit, and we need to recruit vibrantly because we want to bring in junior people at the bottom. But on balance, we should be making more effort to retain the good people we already have.”

While retention is and always will be a command responsibility, the CCD has been established to provide the Fleet all the tools necessary to keep the Navy’s high-quality Sailors in uniform. These tools will include:

- Enhanced professional training for Navy Career Counselors and Command Retention Teams
- Career decision seminars and workshops for Sailors and their families
- Comprehensive, easy-to-use web-based interactive products to aid Sailors and their families in making informed career decisions
- Consolidation and analysis of the Navy’s retention and quality of service data into useful and predictive tools to assist senior leadership in making policy decisions

Establishment of the CCD is part of the Navy’s continuing efforts to improve Sailors’ quality of service – that is, a balanced combination of quality of life and quality of work. To that end, one of the Center’s main objectives is to foster a professional climate in which retention is a culture rather than a single event conducted when a Sailor reaches a career decision crossroads.

The Center will also direct many of its initiatives – such as career decision seminars and web-based information technologies – toward Navy families. The number of married Sailors has risen dramatically over the past 20 years – today almost 70 percent are married. For these Sailors, career decisions are not unilateral. Families play a significant role in the career decision-making process, and the CCD will endeavor to reach them.

For more information on the Center for Career Development and its forthcoming initiatives, see your command career counselor. ☒

One Smart Ship

Any aircraft carrier cuts an impressive profile along the waterfront. But when it comes to shipboard education, the San Diego-based aircraft carrier USS *Constellation* (CV 64) has loomed especially large.

While conducting routine training exercises off the coast of California, Sailors aboard “Connie” found time to earn college credits by taking 229 College Level Examination

Program (CLEP) tests and Dantes Standardized Subject Tests (DSST). The day-long “Clep-o-mania” brought the total number of CLEPs and DSSTs administered aboard Connie during the three-week underway period to 447.

The crew of *Constellation* makes up only about 1% of the Navy’s population of Sailors, yet “America’s Flagship,” has accounted for 10.3 percent of the CLEPs and DSSTs this year.

Educational Services Officer, Chief Warrant Officer Rick Izquierdo is proud of how many Sailors have been given the opportunity to earn a college degree or achieve other educational goals while at sea.

“We have recognized 285 people in our past two commencement ceremonies,” said Izquierdo. “That’s a record.”

In fact, the participation rate of Connie Sailors in these types of shipboard educational

programs is almost 18 times the average for the Pacific Fleet.

Sailors aboard Connie attributed the high rate of participation to the frequency of opportunities.

“I’m impressed with how many times the ship offers tests,” said AT3 Cliff Metcalfe. “They make it very convenient for us.”

And working on their education while they’re at sea means they have more time for other priorities at home.

“I don’t have to worry about it in port, I can use that time to spend with my family,” said FC3 David Hardy.

Dr. Sam Taylor, one of the student service coordinators aboard Connie, knows how important it is for Sailors to pursue their education.

“If anybody deserves the opportunity to get an education, it’s those who are serving their country,” said Taylor. “I got my education in the military and I realize how far it took me after that.”

“If Sailors stay in, it helps them in advancements and makes a better Navy. If they want to leave the service, they’ll need a degree.”

Taylor said that earning a degree at sea will pay off for Sailors.

“Essentially they’re doubling their time – they’ll have both four years of college and four years of work experience in only four years,” Taylor said. “That will put you in the front of any employment line and make you look good in front of any [prospective] employer.”

Metcalfe agreed that the opportunities aboard Connie are too good to pass up.

“Take advantage of it,” he told his shipmates. ☒

By USS *Constellation*
Public Affairs

On assignment

Truman Battle Group Completes COMPTUEX

After more than five weeks of hard work, long hours and most importantly, productive training, the USS Harry S. Truman (CVN 75) Carrier Battle Group is one step closer to deployment readiness. The battle group successfully completed its Composite Training Unit Exercise (COMPTUEX) recently, followed by participating in the joint service Fleet Battle Experiment – Hotel before returning to homeport Sept. 1.

COMPTUEX, conducted primarily in the Puerto Rican operating area, was the battle group's intermediate phase of pre-deployment training. During the exercise, Truman, Carrier Air Wing 3 and the other battle group ships trained in multiple mission areas, including overland strike and anti-air engagements. Battle group surface combatants engaged in gunnery exercises off Vieques using inert rounds. They also fired both surface-to-air missiles and surface-to-surface missiles.

For Truman, the Navy's newest aircraft carrier, this was its first time operating as the centerpiece of a full battle group.

"This was an outstanding exercise," said Rear Adm. Jim McArthur, commander, Carrier Group 2. "I'm proud of everyone in the battle group. We worked hard, we trained hard, and got the most out of this great training opportunity. I'm confident that the *Harry S. Truman* battle group will be more than ready to deploy in November, and we just got one giant step closer to being ready."

The exercise was briefly delayed when the battle group was forced to move south of Puerto Rico to evade Hurricane Debby. Despite the interrup-

tion, COMPTUEX was completed on schedule.

The carrier's command master chief, BTCM(SW/AW) Mike Driscoll, agreed that the COMPTUEX training was beneficial. "A lot of our Sailors are pretty junior and getting ready to make their first deployment," he said. "This kind of high-tempo training goes a long way towards getting us ready. I think now everyone is more confident in their jobs, everyone is more comfortable working with the rest of the battle group, and everybody knows more what to expect now that we've gotten through COMPTUEX."

After a little more than one

month in port, the battle group will put to sea again in October for their Joint Task Force Exercise (JTFEX). JTFEX is the advanced phase of pre-deployment training, during which the battle group will act as part of a larger joint task force composed of units of the Army, Air Force and Marine Corps, as well as NATO (North Atlantic Treaty Organization) forces. Upon successful completion of JTFEX, the Truman Battle Group will be certified as ready to deploy.

USS Harry S. Truman is scheduled to begin its maiden deployment to the Mediterranean Sea and Arabian Gulf on Nov. 28.



"This month's story on child care really hit home with me since I have two children enrolled in one of the military's child development centers. The information I received while doing the assignment helped to shore up my confidence in military child care and left me with a sense of safety about where my children receive care," said PH2(AW) Jim Watson, who "got small" photographing little ones for this month's feature. "I hope my article, "The Duty of Development" on Page 38, does the same for all of our readers. I came away knowing that whether we are assigned stateside or thousands of miles away serving our country, our children are safely cared for in child care centers that are the best in the world." ☒

More information about USS *Harry S. Truman* and other Atlantic Fleet carriers can be found at www.airlant.navy.mil/Carriersbar.htm. ☒

By USS Harry S. Truman
Public Affairs

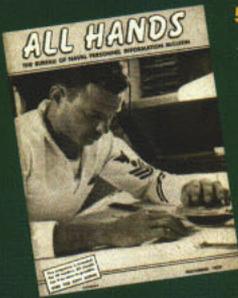
Marine Corps Scholarship Available

Beginning this academic year, the Marine Corps Scholarship Foundation will award an annual scholarship for higher education to the son or daughter of a Navy Corpsman who has served or is serving with the Marine Corps.

The scholarship is named in

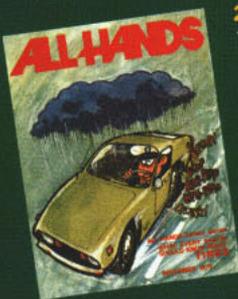
TIME CAPSULE

All Hands peeks at November past and at the growing role of Reserve Sailors and Reserve fighting ships (1950). In 1975, Sailors found everything they ever needed to know about tires, and 15 years later, we looked in on Navy hospital corpsmen serving in Operation *Desert Shield* (1990).



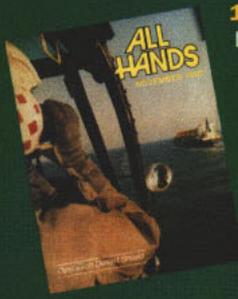
50 Years Ago — November 1950

All Hands reported that ADM Sherman was planning to expand the fleet to guard world security. He called for a strengthening of manpower and pulled many Reserve ships out of mothballs for active duty. We also published a book supplement called *Baltimore Clipper*, the tale of the privateer schooner *Rolla*.



25 Years Ago — November 1975

This month, we continued our consumer safety series with the story "What every Sailor should know about tires." The issue gave Sailors good gouge they could use in purchasing their next set of tires. We also introduced our new shipmates in Mess Management Specialist School and sailed with the USS *Nimitz* (CVN 68) on naval operations in the North Atlantic.



10 Years Ago — November 1990

In this issue we took a look at the Navy's Hospital Corpsmen and their role in Operation *Desert Shield*. Our corpsmen worked side-by-side with Marines in the sands of the Saudi desert as they conducted tactical maneuvers and battled 130-degree temperatures. We also viewed the vital role Navy Service Centers played in helping families cope with the separation due to Operation *Desert Shield*.

honor of World War II Medal of Honor recipient Francis J. Pierce, a Corpsman with the Fourth Marine Division at Roi-Namur, Saipan, Tinian, and Iwo Jima. It was during the battle of Iwo Jima on March 15 and 16, 1945, that Pierce's extraordinary heroism in support of his Marine unit earned him both the Medal of Honor and the Purple Heart.

The Edmund G. and Frances

Kath Taussig Foundation have established a number of Medal of Honor Perpetual Memorial Scholarships honoring Marines who received our nation's highest award for heroism in World War II. The Francis J. Pierce Medal of Honor Memorial Scholarship represents all of the valiant Navy Corpsmen who have been so essential to the success of the Marine Corps in both peace

and war.

Eligibility for this scholarship is open to the sons and daughters of active duty, retired, or former Navy Corpsmen assigned with Marine Corps forces. Particular emphasis will be accorded to the children of Corpsmen who served with the Marine Corps in time of conflict.

Applications can be obtained on line at www.marinescholars.org, or requested by calling (800) 292-7777 or writing to the Marine Corps Scholarship Foundation, P.O. Box 3008, Princeton, NJ 08543-3008.

The Marine Corps Scholarship Foundation has awarded over \$20 million in scholarships and education bonds since its inception in 1962, including more than \$1.5 million for the past academic year and more than \$1.5 million for academic year 2000-2001. More information on the Marine Corps Scholarship Foundation, a recognized 501(c)(3) charity, and on the Pierce Memorial Scholarship is available at www.marinescholars.org.

Wasp Gets Down to Bare Bones

USS *Wasp* (LHD 1) recently broke a unique Navy record while participating in a significant humanitarian effort. The record was not set while assisting in relief efforts after a devastating earthquake, evacuating allied civilians from a hostile area or fighting a fire at sea. It was a chance to perhaps save the lives of thousands of Americans who are diagnosed with leukemia or other fatal blood diseases every year.

During a two-day transit to Naples, Italy, Sailors and Marines formed a line in *Wasp's*

medical department to give a blood sample to the Bill Young Marrow Program, a DOD program managed by the Naval Medical Research Institute. The program collects and tissue types DOD volunteers' blood samples and enters the potential lifesaver into the National Marrow Donor Registry's database.

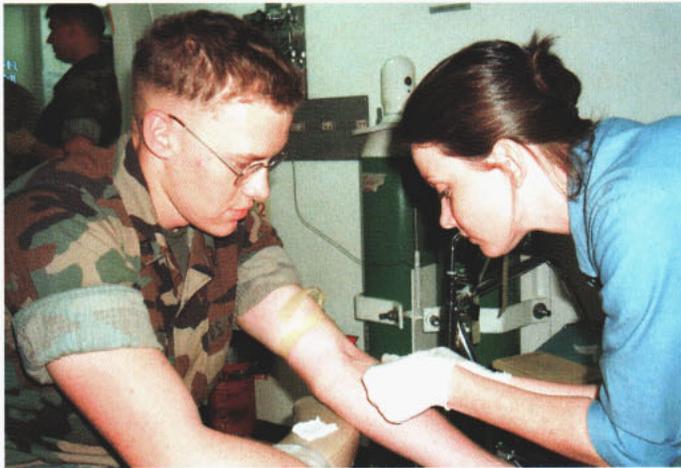
"We have a better turnout at commands that are underway," said LT Cindy Campbell, Commander Fleet Air Mediterranean's Bone Marrow Donor Drive Coordinator.

Campbell, the only service member in the Mediterranean qualified to run the drive, said that it's easier to get more participation from a command at sea because there is a higher concentration of personnel in one area and the medical facility on any ship is within walking distance.

After running a two-minute television spot throughout the ship, distributing flyers on the mess decks and making routine announcements on the ship's 1MC system, the word was out and volunteers appeared with their sleeves rolled up.

"I've always given blood," remarked Lance Cpl. Harley B. Hopkins, from Brockton, Mass. "I saw it as an opportunity to save someone's life, whether I know them or not." Hopkins, *Wasp's* 797th participant in the program, volunteered his blood to top 796, the previous Navy record held by USS *John C. Stennis* (CVN 74). *Wasp* also set the standard for amphibious ship participation by nearly doubling the 456 participants a single ship had turned into the national database.

While the donors took time from their daily routine to pitch in, 25 dedicated corpsmen attached to *Wasp* and 24th Marine Expeditionary Unit



Petty Officer 3rd Class Jahmi Phiel (right), from Tucson, Ariz., draws a blood sample from Lance Cpl. Harley B. Hopkins of Brockton, Mass., during a two-day bone marrow drive held onboard USS *Wasp* (LHD 1) while enroute from Toulon, France to Naples, Italy. Hopkins' sample put *Wasp's* count at 797 topping the previous record of 796 donors held by USS *John C. Stennis* (CVN 74).

(SOC) worked from morning to night drawing blood and filing donor registrations, and participated as well.

"I help people," commented HM3 Jahmi Phiel, from Tucson, Ariz., after drawing the record-breaking sample. "That's what I do; it's my job. If I had the chance to save a life, I would."

In addition to its humanitarian role, the donor program gives the military the capability to provide immediate donor searches in the event of a

mass casualty incident involving chemical or nuclear attacks where toxic agents can destroy bone marrow.

When the tallies were in, CAPT Hugh G. Story *Wasp's* commanding officer, applauded the crew's dedication to the cause. The blue-green team finished their drive with 866 donor entries, completing another successful mission for *Wasp's* Mediterranean Deployment 2000.

"It was a life-saving effort,

and I appreciate the efforts of everyone involved," added Story. ☒

Story by JOSN Kevin D. Sullenberger aboard USS *Wasp* (LHD 1)

Top 10 Tips for Healthy Living

The odds are a thousand to one, but that doesn't bother Hospital Corpsman 1st Class (FMF) Jeff Puglisi, the independent-duty hospital corpsman at the Naval War College, Newport R.I.

His office and examination room are the entryway to Navy health care for about 1,000 war college students and staff. The Wardsboro, Vt., native provides care and advice for an estimated 30 or more people daily.

From dispensing aspirin and making appointments at the Naval Station Newport clinic, to serving as a department head and sitting on various medical boards, Puglisi stays busy.

But after serving with the Fleet Marine Force in Operation *Desert Storm*, and at sea aboard aircraft carrier USS *Dwight D. Eisenhower* (CVN 69), has seen a lot. His experiences help him take his war college duties

right in stride.

"Serving with the Marine 2nd Medical Battalion in *Desert Storm* turned out to be one of my most rewarding assignments," said Puglisi. "With the operational forces, you see an immediate result from your work."

That work included setting broken limbs, patching up bullet wounds and working other trauma calls.

"Ninety percent of my patients were Iraqi soldiers," he said. "Very few U.S. personnel were hurt there. What injuries we had came from accidents, not enemy action."

Puglisi had to revise his opinion of the Iraqis. Most of the soldiers he treated seemed like ordinary, friendly people. "One guy showed me pictures of his wife and kids back home," he said.

Newly married to wife Kelly at the time, Puglisi could relate. His daughter Kaitlyn was born four years later.

During his 15-year run in the medical corps, dealing with everything from sick call to smoking-cessation classes, Puglisi has formed a "top 10" list of ways to stay healthy, in or out of the military.

1. Regular exercise is most

Ricky's Tour

By J02 Mike Jones

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USS *McFaul* Gets Technology into Sailor's Palms

Sailors aboard the Norfolk-based, guided-missile destroyer USS *McFaul* (DDG 74) are being given new, high-tech tools to assist them in their day-to-day work.

Beginning in early August, 115 Palm V hand-held computers will be issued to the crew and a series of Clarinet Systems infrared ports will be installed throughout the ship to link them all together.

That's good news for Sailors aboard the ship and represents an expansion of an existing program. Earlier this year, more than 2,000 Palm computers were distributed to officers stationed aboard Atlantic

McFaul Sailors will initially use the Palms to send and receive e-mails, coordinate daily and weekly schedules and consolidate and coordinate checklists and databases. As the crew grows more familiar with the computers, they will find more uses for them. The end goal is to continue improving productivity and efficiency.

"Imagine all the functions performed by Sailors where in the past they needed a clipboard. This upgrade helps to eliminate the need for those clipboards and all the pieces of paper that went along with them," said Kenneth Whitehead of Aether

Systems, the company that designed the software that brings the Palms, the infrared nodes and the ship's existing intranet together.

This program is just another step in the Navy's ongoing commitment to improving efficiency by quickly getting new equipment to the people who can best put it to use: Sailors on the waterfront.

"This is what it's all about: putting technology into the hands of Sailors to not only increase combat readiness but to enhance their quality of service," said VADM Henry C. Giffin III, shortly before turning over responsibilities as commander of the Naval Surface Force, U.S. Atlantic Fleet. "As we build the Navy of the future, we have to look for new and innovative ways of doing business and I think this is a significant step in building the 21st century Navy."

More information about USS *McFaul* can be found at www.spear.navy.mil/ships/ddg74. ☒

Story by SURFLANT Public Affairs

important. Exercise benefits every part of your life, from attitude to your cardiovascular system.

2. Next is diet. Use common sense. Avoid fad diets. Eat plenty of fresh fruits and vegetables. Moderation is a key — not just in eating, but in all facets of a healthy life.

3. Practice stress relief. Whether it's exercise, deep breathing, a hobby, church, synagogue or mosque, find something that helps you deal with the pressures of life and work. Pets are great, as long as you're willing to commit to the care they need.

4. Don't smoke. Just as exercise helps everything, smoking hurts everything. Join a "smoking-cessation" class.

5. Drink in moderation — if it all.

6. Get a regular medical check-up at least once a year, and make sure your immunizations are up-to-date — especially for children.

7. Always wear seatbelts. Just make it a habit. Use car seats for kids.

8. Think "safety" in everything you do. Always follow the safety guidelines that come with products. Use proper tools and safety equipment. Think about what you're doing.

9. Get enough rest. Most people need about eight hours of sleep a night. Get less on a regular basis and consequences range from impaired job performance to increased risk of auto accidents.

10. Do something for other people. A little volunteer work is a great way to keep a healthy self-image and improve your community at the same time.

For more information, contact LCDR Chris Dour at (401) 841-2220. Visit the Naval War College website at www.nwc.navy.mil. ☒

INNOVATORS

Fleet surface combatants. On *McFaul*, the 115 new hand-held computers will be distributed to chiefs and Sailors in work center supervisor positions; that's in addition to the 30 issued to the wardroom earlier this year.

In addition to the Palm V's standard features, the computers issued to Sailors will include a new security software package called "Restrictor," that requires a "log on" ID and authentication password to protect business sensitive notes and contact information on the computers in case they are lost or misplaced.

But what makes this technological expansion aboard *McFaul* special is the installation of 32 Clarinet Systems infrared ports throughout the ship. These ports will be positioned in work centers and key, high-traffic areas such as berthing spaces and mess decks. Connected to a Clarinet Systems Ether local area network, they allow Sailors to transmit and receive information between the network and their hand-held computers anytime from almost anywhere on the ship.

Photos by PH2 Aaron Ansarov

Chief of Naval Operations ADM Vern Clark is strongly focused on the fleet.

CNO Visits Fleet in San Diego

That's the message he conveyed recently in San Diego as he visited the waterfront and spoke with Navy leaders and Sailors about his top priorities. MCPON Jim Herdt joined Clark for separate meetings with Master Chiefs and Commanding Officers at North Island as well as an "all hands" call. They also visited the high-tech Third Fleet flagship USS *Coronado* (AGF 11) at Point Loma Submarine Base and the Sailors of USS *Tarawa* (LHA 1) on the first day of a six-month Western Pacific deployment.

Clark engaged CO's and Master Chiefs with his priorities and his emphasis on leadership and service. He stressed that he has a bias for the Fleet and that everything we do should center on the Fleet. During the "all hands" call, the CNO explained that mission accomplishment is the number one priority and that Sailors are the Navy's number one resource in carrying out the mission. CNO and MCPON concluded the visit by filming a five-minute video message to Sailors throughout the Fleet. That message follows ...

Chief of Naval Operations ADM Vern Clark spoke to the men and women of the USS *Tarawa* (LHA 1) during an "all hands" call off the coast of San Diego. He stressed the value of their mission and his intent to follow their success.

Chief of Naval Operations ADM Vern Clark enjoyed lunch with the crew during a visit to the USS *Tarawa* (LHA 1) off the coast of San Diego. Clark spoke with Sailors on the ship's mess deck during their first day of a six-month Western Pacific deployment.



**“You and your shipmates
are a living part of that proud legacy
Without you, we are cold steel and hollow platforms.”**

Message To: The Fleet From: CNO & MCPON

CNO: “It is my great honor and privilege to represent each of you in Washington, D.C., as your Chief of Naval Operations.

“My intent is to get out to personally meet as many of you as possible in the months ahead as MCPON and I recently had a chance to do that here in San Diego. In the meantime, I would like to share some thoughts with you about our great Navy and where I think we should be headed for the future.

“The answer to where we are headed is easy, and I can sum it up in one sentence: We serve today in the greatest Navy in history, and we’re going to make it even better.

“We inherited this magnificent Navy from those who’ve served before us, and it is really important that we not take it for granted.

“If we are to remain a naval force

worthy of the greatest country that ever existed, we must ensure that we remain focused on that which is most important. And the main thing is the fleet.

“Now, I will be the first to admit that I have a fleet bias. I have spent much of my career at sea and on the waterfront. “The Navy starts with the fleet. And, though we are much more than just the fleet, it remains at the center of everything we do. Our Navy exists to put ships and aircraft to sea, always prepared to fight and also prepared to win. “This is who we are. And this is who we must be.

“For more than 225 years now, America’s sons and daughters have committed to serving our nation in the

U.S. Navy. You and your shipmates are a living part of that proud legacy and you are our greatest strength. Without you, we are cold steel and hollow platforms. The Navy is alive because of your service.”

MCPON: “We each joined the Navy for different reasons — some for adventure, others for experience or education. But service is the foundation of our profession, just as the fleet remains at the center of everything we do.

“This concept of “service” is an incredible thing to be a part of. It’s bigger than we are, and it adds noble purpose to everything we do. Whether it’s our

Master Chief Petty Officer of the Navy MMCM (SS/SW/AW) Jim Herdt (left) joined Chief of Naval Operations ADM Vern Clark in front of USS John C. Stennis (CVN 74) during their San Diego visit while taping a video message to the Fleet.



and you are our greatest strength. The Navy is alive because of your service.”

service to our nation, service to our Navy, or service to our shipmates, it is a transforming experience to be part of it.

“When the carrier *Forrestal* (CV 59) suffered crippling fire and explosions off the coast of Vietnam in 1967, the Sailors who charged into that inferno again and again as their shipmates fell around them were not having fun. They were upholding the highest tradition of naval service.

“Each of us in the Navy, regardless of rank or experience, has made that commitment to service. As part of that commitment ... we make promises to each other: We promise to support and defend the Constitution of the United States. We promise to obey the lawful orders of those appointed over us.”

CNO: “Leaders promise to ensure we have the right tools and the training to do our work well. Leaders promise opportunity — the opportunity to grow, the opportunity to advance, to prosper and the

opportunity to make a difference.

“I believe this quality of service, the combination of quality of work and quality of life, is a key factor of mission readiness. And my intent is to lead a Navy that holds quality of service as a top priority in mission and combat readiness.

“This is who we are. A combat ready, forward-deployed Navy, manned by well-trained Sailors, and motivated by a sense of mission and service. We are as committed to our Navy as our Navy is committed to us. We sail any time, anywhere, as powerful representatives of the strongest nation on this earth.

“Again, I hope to meet many of you in the months and years ahead. You are Sailors in the greatest Navy in the world, and I would like to leave you with this thought: Do what you are proud of and be proud of what you do. I am honored to serve with you, and to call you Shipmate.” 📷

— ADM Vern Clark, Chief of Naval Operations

STRUCTURAL MECHANIC WILFREDO PENA about his selection as the Navy Reserve's top Sailor for 2000.

Pena's key to success has always been to concentrate on organization in both his work and personal life, and he readily admits that he sometimes goes overboard. "My wife keeps me on an even keel and helps me keep the balance in both my work and personal life," said Pena.

A native of Torrence, Calif., Pena enlisted in the Navy in April 1982 and attended basic training in San Diego.

After graduation from Recruit

Reserve Force and was assigned to Helicopter Combat Support Special Squadron (HCS) 5, at Naval Air Station Point Mugu, Calif. He served as leading petty officer, collateral duty inspector and air frames supervisor. Pena was advanced to Petty Officer First Class in 1995.

"My main advice to junior Sailors out there is to keep an open mind to all the opportunities the Navy has to offer," said Pena. "Set your goals and go for them, but always remember that it isn't what's at the end of that goal that's important, it's the journey and the experience along the way."

petty officer third class.

Potts transferred to Fighter Squadron (VF) 84, Oceana, Va., in 1993 and was assigned to the aircraft division, aviators' equipment branch. He was responsible for the inspection and repair of aircrew survival equipment and aircraft mounted survival equipment. He served as both day and night check supervisor and qualified as a collateral duty inspector. In addition, Potts earned his Enlisted Aviation Warfare Specialist (EAWS) qualification and was promoted to the rank of PR2 in 1993.

Potts then attended PR "C" school in

2000sailoroftheyear



Pacific Fleet Sailor of the Year

CHIEF SIGNALMAN (SW/AW)
DONALD FARR JR.
& WIFE ANGELIQUE

Atlantic Fleet Sailor of the Year

CHIEF AIRCREW SURVIVAL EQUIPMENTMAN
ELTON DEWAYNE POTTS
& WIFE KERRY



2000sailoroftheyear

Training Command and Apprenticeship Training in San Diego, Pena received orders to the "Sundowners" of VF-111, attached to USS *Carl Vinson* (CVN 74), where he made a world cruise. The ship was awarded the Humanitarian Service Medal and VF-111 was awarded the Meritorious Unit Commendation in November 1984. While at VF-111, he was advanced to Petty Officer Third Class.

Upon completion of his first tour, Pena transferred to the "Evaluators" of Air Test and Evaluation Squadron (VX) 4, Point Mugu, Calif. He was assigned to the power plants shop for six months. While assigned to power plants, he became qualified as an F-14 low power turn instructor. He also qualified as a quality assurance representative, and shortly thereafter, earned his Enlisted Aviation Warfare wings.

It was also with VX-4 that Pena was promoted to Petty Officer Second Class in June 1988. Additionally, he earned his bachelor of science degree in aviation management during this assignment and obtained his FAA and power plant certifications.

Pena then transferred to the Naval

He and his wife, Isabelle, reside in Torrance, Calif., with their two sons, Michael and James.

ATLANTIC FLEET SEA SAILOR OF THE YEAR

"If you keep a tough work ethic and concentrate on the task at hand, you will always succeed at what you put your mind to accomplishing," said CHIEF AIRCREW SURVIVAL EQUIPMENTMAN **ELTON DEWAYNE POTTS**, the Atlantic Fleet Sea Sailor of the Year.

Potts, of Hartville, Tenn., enlisted in the Navy in 1988. He attended boot camp at Recruit Training Command, Great Lakes, Ill., and then went on to Aviation Life Support System (PR) "A" school, graduating at the top of his class.

His first duty station was the Operational Maintenance Department (OMD) at Naval Air Station, Sigonella, Sicily. While assigned to OMD, he was responsible for the scheduled and unscheduled maintenance of Commander in Chief U.S. Naval Force's Europe's VP-3A and transient line services for U.S. and NATO aircraft. During his tour in Sigonella, he was command advanced to

Millington, Tenn. Following school, he was assigned to Aircraft Operational Detachment, Naval Air Station, Cecil Field, Fla., in Aircraft Intermediate Maintenance Department (AIMD), where he served as a work center supervisor.

Next, it was off to his current duty station onboard USS *John F. Kennedy* (CV 67) homeported out of Mayport, Fla. Potts was advanced to Petty Officer First Class in May 1997. He is currently assigned to AIMD production control and has held the positions of 800 branch leading petty officer and quality assurance leading petty officer. In addition, he has been an integral part of the damage control training team and currently holds the position of repair locker leader. Since joining *Kennedy's* team, Potts has earned his Enlisted Surface Warfare Specialist (ESWS) pin.

Potts and his wife, Kerry, reside in Mayport, Fla., with their son.

"I feel that if it weren't for the support of the people that I work with and my wife's undying devotion to me, I wouldn't be here tonight," the 11-year veteran said of his selection as the Atlantic Fleet Sea Sailor of the Year. ☑

Story and photos by JOC Robert Benson

“I did it *for the* Kids.”



KIDS LIKE FIVE-YEAR-OLD HYUN, WHO doesn't have a mother or father. For as long as he can remember, the Hye Sim Won orphanage in Seoul, Korea, has been his home.

Hyun's 12-year old friend Soon isn't very outgoing. He keeps to himself and doesn't say much.

Neither of them speak a lick of English, but every month or so, when a cadre of American Sailors visit the orphanage from Commander Naval Forces Korea (CNFK), most recently to assemble a play area, all language barriers are broken, all pent up emotions are discarded and bonds are built.

Every child at the 38-person orphanage delights in the attention they receive when the Sailors are near. They hold their hands, motion to be hugged, and jump and play.

These children, this Seoul orphanage and Navy participation in other community-relations projects run strong with Sailors in Seoul, Chinhae and Pohang. Every week or so, Sailors are building, cleaning or helping – not for the evalua-



Two children from the Hye Sim Won orphanage in Seoul, Korea scramble for attention. Sailors from nearby CNFK headquarters often visit the children at the orphanage.

“I did it for the kids.”



Far Left – Rim, Hye Ok, the leader of the Hye Sim Won orphanage, shoots one of the first basketball shots of her life while Sailors work in the area.

Above – A Korean orphan at the Hye Sim Won orphanage in Seoul is mesmerized by the flames of an American Barbeque brought in by Sailors from CNFK.

Left – With a heave, CNFK Sailors move the support of a playground slide into place. The Navy in Korea has a history of working with the Hye Sim orphanage since 1955.

Below Left – A Korean orphan at the Hye Sim Won orphanage in Seoul watches intently as an American Sailor constructs a playground swing. Korea-based Sailors often help out on community relations projects in their area.



tion bullet, but for the satisfaction of helping others.

A common expression heard from the many Sailors who help here is “I did it for the kids.” Those children have inspired many CNFK members to action over the years.

Contributing to the betterment of the community not only builds self-esteem in Sailors, but emphasizes the Navy is a good neighbor.

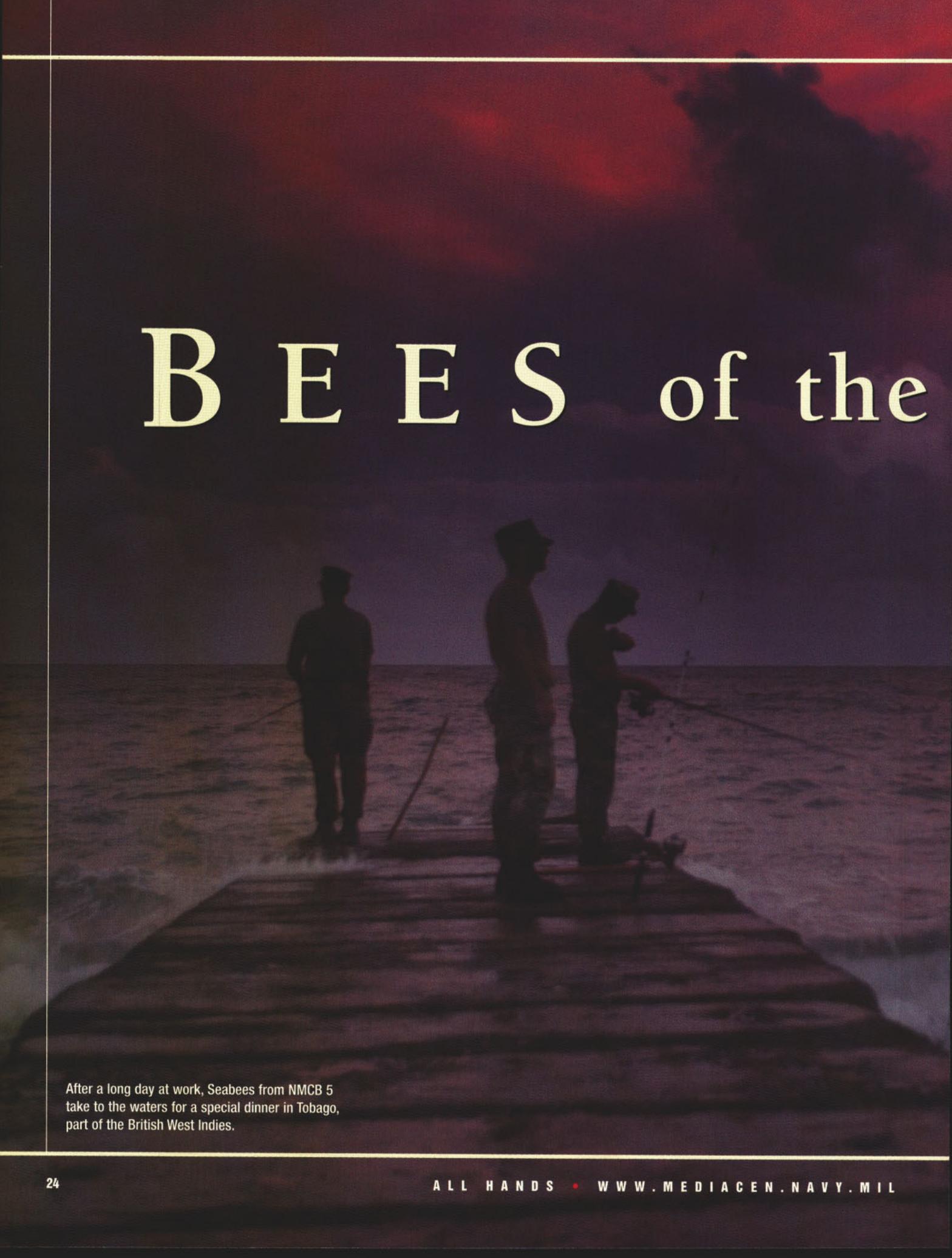


Above – Kids play like they never have played before when American Sailors visit their orphanage. The Sailors, from CNFK, erected a play area on the grounds of the orphanage one afternoon. *Below* – ITSN Margarita Guadalupe, from Commander, Naval Forces Korea, plays with Korean orphans at the Hye Sim Won orphanage in Seoul. The Navy has been helping at the orphanage since 1955.

If you want to start a COMREL project in your area, orphanages aren't the only area to turn; COMREL projects can be found within the command by Sailors who are involved with charities, schools, churches and other deserving organizations. The advantage of these type of community projects is that they are more personal in nature and your command is not just one of many taking part. For specifics on serving America twice (or starting a community relations project), talk to your command's public affairs officer, or visit www.bupers.navy.mil/pers605/index.html. 



BEEES of the



After a long day at work, Seabees from NMCB 5 take to the waters for a special dinner in Tobago, part of the British West Indies.

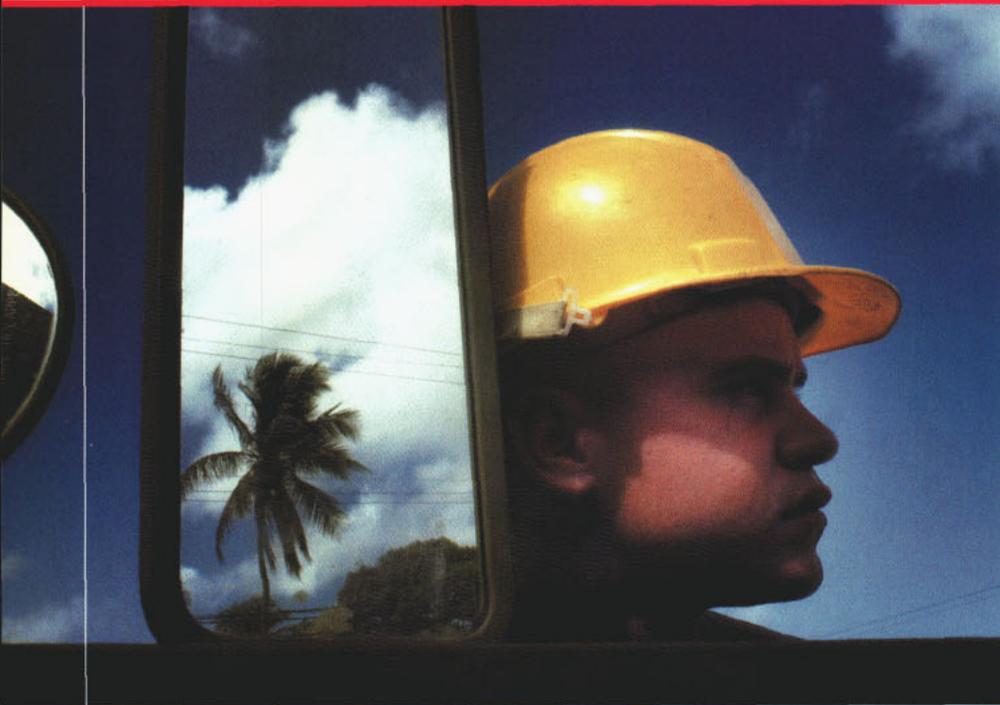
ISLANDS

Butterflies frolic, turquoise waves lap at a sandy beach, indigo skies and date palms quietly call for a portrait and a reggae bass line floats in the distance. In tropical wonderlands, sun-bronzed groups of working Sailors know as Seabees are on the job building centers, hospitals and a little something known as life.

Story and photos by JOC Robert Benson

“YA, MON.” Every ting irie here.”
A handful of Seabees, engrossed with the task of driving a stake into the ground, don’t even notice a dreadlocked native, leaning against a palm tree watching their every move. “Dem doin ahn oustandin’ job, mon!” he says in a thick Caribbean accent, to no one in particular. “Bweis ah amazing!”

The island is Tobago, in the British West Indies. There, a small cadre of Seabees — who really are amazing — are in the middle of a civic action project, building a community center for the locals. “Ahn everybody pon proud ah dem!” Word spreads



quick when American Sailors are in town. The group of 13, an offshoot from Naval Mobile Construction Battalion (NMCB) 5, Port Hueneme, Calif., have been featured in the local newspaper, TV and radio, and have been the talk of the town ever since the C-130s touched down with 250 tons of bulldozers, land movers and heavy trucks in support of Exercise *New Horizon*.

The locals have embraced them; the elders bring the 'bees mangoes; down at the beach they get discounted glass bottom boat rides; and kids with soccer balls fight for their attention, hoping the Seabees will play. Everyone who nears the construction site slows — whether on foot, in a car or on a bike — to look at the Americans and the work they do.

A few hundred miles north, another group of heavily tanned Seabees from NMCB 5 are on a little piece of heaven called Antigua, building a Coast Guard barracks and renovating a hospital. On this island, a jewel in the Caribbean known for its 365 white sandy beaches, the Seabees are playing a part far from any "Survivor" television episode you may have seen.

They love it in the tropics, and they love what they do. To wit: one more group of Seabees are deployed to Jamaica, drilling a well in the countryside. On the other side of the world in the Republic of the Philippines, a battalion deep in the jungled countryside is building a schoolhouse. They've been other places, these building 'bees: Guam, Puerto Rico, Okinawa, Spain, Indonesia ... wherever there's a calling, the Seabees are there.

"Everyone knows we're here," said Builder 2nd Class James Briggs from a construction site in Tobago. "These deployments give us a chance to get real world training."

"DFTs give us an opportunity to do construction, but more importantly, they give us an opportunity to do some much needed community service," said



Top — The colors of the Caribbean come alive near Marine Sgt. James Saint. Seabees often work with construction units from various services, along with the host country Seabee force.

Above — A schoolgirl delivers spaghetti to Seabees from NMCB 74 in Ternate, Cavite, Republic of the Philippines. After eating prepackaged food for a week, the bees enjoy home-cooked meals, which are often prepared for them by members of the faculty at the school where the Seabees are working.

BEES of the ISLANDS



Above – Seabees from NMCB 5 with their “adopted” dog in Antigua. The group was renovating a local hospital there – the dog, who was frail and skinny when the group arrived, became healthy in a matter of weeks, thanks to a diet of leftover ready-to-eat meals. “She’ll eat anything, said BU2 Arnulfo Casino. **Below** – If you build it, they will come, including this local boy in Tobago who, along with his friends, often visited Seabees who were building a community center there.



Storekeeper 1st Class Edgar Almodovar. “The people in Antigua are still recovering from the hurricanes that devastated the island and a lot of the work we did there helped. DFTs help us understand how important our mission is to other people and we build good relationships with the people we help along the way because they really appreciate what we do.”

Briggs and other bees from his battalion worked alongside Trinidadian military engineers. “They’re very good. We’re learning from each other,” he said. “We’ve had a lot of people approach us and ask if we could help with various construction projects on other parts of the island. Unfortunately, we have to say no because there’s only 13 of us with limited time.”



School children from Parang Elementary school in the Philippines were the constant companions for Seabees from NMCB 74, who were building much needed additions to the schoolhouse.

For years, Seabee Civic Action teams have demonstrated their helpful motto “can do.” Following the Korean war, the Seabees embarked on a new mission. From assisting in the wake of a devastating earthquake in Greece, in 1953, the Seabees began providing construction and training to underdeveloped countries, becoming the Navy’s “Goodwill Ambassadors.” Seabees subsequently built or improved roads, orphanages and public utilities in many remote parts of the world.

The Civic Action teams continued into Vietnam, where Seabees, often fending off enemy forces alongside Marine and Army counterparts, also built schools and infrastructure and provided health care service.



BEES of the ISLANDS

In the past 50 years, little about the Seabee's mission has changed; the Seabees have repeatedly demonstrated their skills as fighters and builders.

On paper, the civic action projects pass as a way to "foster relationships with foreign countries and give the Seabees a chance to sharpen their skills." But for the 18 to 25-year-old workers, many of whom have never been out of the country before, the projects have much more significance.

Personnelman 3rd Class Bryan Marcom, who hails from Tower, Minn., traveled to the Philippines with 30 other Seabees from NMCB 74, homeported in Gulfport, Miss., to work side-by-side with 13 Philippine Navy counterparts during



Nestled in the tropical flowers of Antigua, the Seabee construction project called for the building of a Coast Guard operations center.



Under the Indigo Caribbean sky, Seabees from NMCB 5 add roofing to a Coast Guard headquarters building they constructed from scratch in Tobago.

Locals gather whenever Seabees are on site. Here kids – grass still in one's hair after a soccer match – mingle with the bees.



A REAL SMALL WORLD

Deployment to Philippines Gives One Seabee a Chance to Work Alongside His 12 Year-Old Son

Story by Lt. Leslie Hull-Ryde, Public Affairs Officer assigned to Commander Task Force 712



SW2 Manuel Reyes, a Filipino-American from Baguio City, Republic of the Philippines, along with other Seabees are building an addition to a school house – the same school house where his son is attending school. Reyes' wife and children still live in the Philippines. During breaks at the Navy's construction site, Reyes spends time with his son.

from where his construction battalion unit is working at the Filipino school his son now attends.

He and his fellow Seabees, a detachment from Naval Mobile Construction Battalion 74, based in Gulfport, Miss., and forward deployed to Okinawa, Japan, were in Parang, Republic of the Philippines, for exercise *CARAT 2000*.

The Sailors have poured a sidewalk to cover a dirt path the students of Parang Elementary School used to go from one building to another. They also put in a walkway so the faculty and students don't get muddy when they go to the well used to flush the school's toilets and wash dishes. Since arriving in country, the crew has worked with their Filipino counterparts building an all-purpose room, which the school can use for

PARANG, PHILIPPINES — Like most of his shipmates, Steelworker 2nd Class Manuel Reyes gets homesick on deployment, but his symptoms were soothed a bit on a recent Philippine deployment. He and his fellow Seabees took part in a series of bilateral exercises, called Cooperation Afloat Readiness and Training, which got underway in the Philippines last June near where Reyes lived most of his life.

"This is good for me," said Reyes. "I'm back in my hometown, and I get to see my family in the middle of a deployment — that rarely happens. "I get to serve my original country, and I get to work with the U.S. Navy, helping my own people," Reyes says. "It feels good."

A naturalized American citizen of less than a year, Reyes grew up in Baguio City, seven hours

graduations and special programs.

"I never thought I'd be doing this," Reyes says. "I only thought I'd be building buildings for the Navy."

The former Filipino architect turned Seabee joined the Navy to travel. He says he never dreamed four years later he'd get to come home. "I'm pretty happy with the way the Navy treats me; I've got good benefits, and I get to travel."

Reyes admits another reason he decided to start wearing dungarees was he hoped the Navy could help bring his wife, Vilma, and their son, Adrian, to the states. At the time he joined the Navy, Reyes lived in Fremont, Calif., and worked in two warehouses in the area.

Reyes believed being in the Navy might help him move his family out of the Philippines. It hasn't happened yet, but this Sailor is determined.

While Vilma and his two children now live in Baguio City where the couple grew up, Reyes spends his free time working with his senator in Mississippi, trying to make the transition work.

"It's hard to keep up with the process because during deployments the mail takes longer to get to us, or it gets lost," says Reyes.

Until he reunites his family in America, Reyes budgets for a hefty phone bill. He spends almost \$200 on calls to the Philippines each month.

He's heard his family may get to join him this time next year. Although he's slated to leave the Navy in December, he may change his mind if his family can join him in the states.

Senior Chief Utilitiesman William Eckhoff, officer in charge, of the Seabee unit supporting *CARAT 2000*, says Reyes is "locked on" and has made a difference in the Philippine stage of this series of bilateral exercises.

"He really works hard," said Eckhoff. "A lot of things on this construction site would have shut down if he hadn't been with us."

Reyes translated English to his Seabees native Tagalog language and also worked with locals in the area when the crew needed equipment or supplies.

The Seabee project in the Philippines builds more than just multi-purpose rooms. Civic action projects like the one at Parang Elementary School build friendships between the Philippine and U.S. Navies. ☑

B E E S of the I S L A N D S

the multinational exercise *CARAT 2000* to complete construction of a school. He said he found the project challenging and rewarding. On the site, he and other bees were often surrounded by dozens of curious kids, students of the soon to be completed schoolhouse. "I love the kids at this school," he said. "I spend a lot of time with them. It's not only the kids though, the place is new. Where I come from, it's 60 degrees below zero. Here and every other place I've been, it's been hot."

According to Senior Chief Utilitiesman William Eckhoff, officer-in-charge of the U.S. Navy Seabee detachment in the Philippines, the main goal of the project was to improve the 344-student school's outdoor stage. The Seabees built a 15 by 10-meter concrete floor for the stage, then erected a steel-beam frame with a corrugated sheet metal roof.

With concrete left over from the floor, they also built sidewalks between school buildings and to the school well — its only source of drinking water — and completed the well with a concrete pad.

Eckhoff said the construction training gained by his Seabees was only part of the benefit reaped from the project. "Working and living in the Ternate community while completing the project was a rewarding experience for the American Seabees," said Eckhoff. "The whole community is great, and the children just love these guys."

"The project is a great help to us," said head teacher Evelyn Rosel. "I would like to send my thanks and gratitude on behalf of the children and teachers for this assistance."

Rosel represents just a few of the thousands of people around the world whose lives have been changed by sun-bronzed workers known as the Seabees. ☒

Benson is a photojournalist assigned to All Hands.



With turquoise waters all around them, a couple Seabees from NMCB 5 work on a Coast Guard building project in Tobago.

Story and photos by PHAN Saul Ingle



Planes, trains, and automobiles. These are the forms of transportation most people use to travel across the country, but Religious Programs Specialist 3rd Class John Tarr from NAS Fallon, Nev., is going about it a little bit differently.

Saddled atop his 14-speed specialized racing bicycle, Tarr left Seattle June 19, on a 48-day spin across the country, bound for Washington, D.C. It was a quest, an opportunity to fulfill some personal goals. He would cover 3,250 miles.

"I've wanted to bicycle across America, even before I joined the Navy," said Tarr. "I just couldn't get the time off work for it. The Navy has given me the opportunity to realize my dreams."

But Tarr isn't just making this journey for himself. He, along with 201 other riders from around the country, is riding for the American Lung Association to raise funds and awareness for the fight against lung disease in the "Big Ride Across America."

"Last September I quit smoking and drinking cold turkey," said Tarr. "It was probably one of the hardest things I had ever done."

Finding a place to park your bike at the end of the day can be a little difficult with 200 other riders also participating in the "Big Ride Across America."



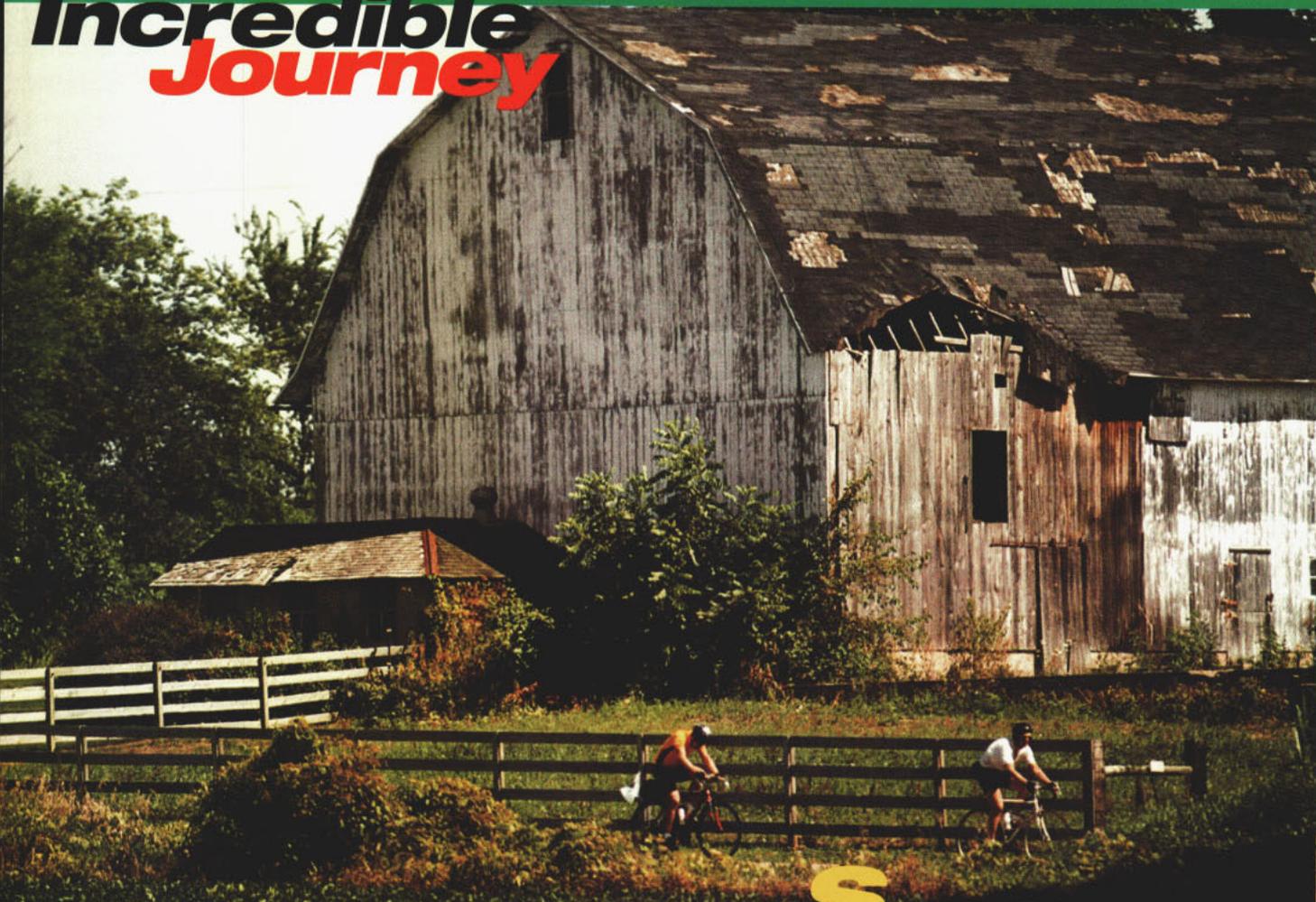
Incredible Journey

RP3 John Tarr of NAS Fallon, Nev., rode his bicycle across the country for the American Lung Association in the "Big Ride Across America."

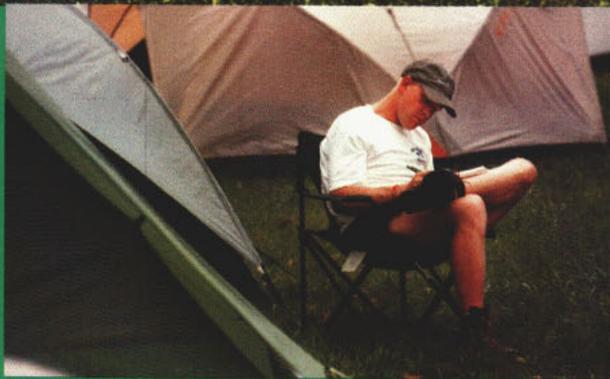
The fact that Tarr is even able to ride a bike is a credit to his tenacity. In October 1997, before joining the Navy and after making a few really bad choices, he found himself lying in a ditch after his car had flipped over and punched through a fence along side the Antelope Valley Freeway in Southern California. He had been drinking that night and mistakenly thought he could drive home safely. His friend tried to tell him to not drive, but he was stubborn and stupid. About five miles into the freeway, he was involved in a two-car collision that left both cars totaled.

That night he made more than one bad decision, and the second was right after the car stopped moving. He climbed out of the

Incredible Journey



Since this is such a good outreach for the Navy and because petty officer Tarr has worked so hard to turn his life around and become a model Sailor, the Navy was able to give him the support he needed.



Top – Forty-eight days of averaging nearly six hours of riding can be grueling to say the least. To get their minds off the pain, the riders made up games, like counting telephone poles and the various styles of barns along the route.

Above – RP3 John Tarr sits near his tent to record the long day's events in a journal he's using to let people who weren't on the ride share his experience.

Right – A member of "Team Maryland" stands by at the state line to give high fives to the Big Riders as they leave Pennsylvania and enter the final leg of their journey to the finish line in Washington, D.C.



Tarr kept a journal on his voyage across the country and he let us look over his shoulder for some of the more memorable days.

passenger door, being afraid and knowing he had made a serious error in judgment, he ran away.

Moments later, he was facing a California Highway patrol car which, "just happened to be in the area." They turned their lights on and asked if he was John Tarr – he didn't answer. "I simply turned around and put my hands on my head, just like in the movies, except this was no movie and there was no director to yell, 'cut!'" said Tarr.

A few hours later, he was alone in a jail cell with little else to do besides think.

This is where his journey really began. "I decided to turn my life around," said Tarr. "So I went to the recruiter and signed up."

But it wasn't that easy — the Navy was concerned about Tarr's record. "I went before the captain at MEPS (Military Entrance Processing Station) and told her that I was looking for discipline and a chance to turn my life around and that I thought the Navy had a



Above – Big Riders used innovative ways to get their daily chores completed. Here, a rider uses a baseball field fence to dry laundry washed by hand while others set up camp.

lot to offer me," said Tarr.

After being granted a waiver, Tarr was off to Boot Camp to begin his new life.

Getting to the Big Ride was no small task either. According to Tarr, after he found out about the journey he told Chaplain (CDR) Curtis Schmidlein, NAS Fallon's command chaplain, what he wanted to do and the chaplain proposed the idea to the base executive officer. Minutes later, Schmidlein returned with the go-ahead.

"Since this is such a good outreach for the Navy and because petty officer Tarr has worked so hard to turn his life around and become a

Day 1: June 19, 2000
Seattle

65.44 mi. 4:21.26 hrs. avg. speed 15.02 mph

Wow! What a day, broke camp at 0800, I saw some beautiful scenery on the ride. I reached camp at 1245. Met some great people today – Adriana from Venezuela, Philly and Olivia from London and Vance from Chicago. A very diverse, friendly, and energetic group, all 201 of us. I'm looking forward to the coming weeks. The journey's start has already been amazing. I had the honor of leading a small prayer group, six Big Riders came. We are going to meet daily to pray for the next day and give thanks for what has already been received. WOW! What a day! God is great! Tomorrow we climb a mountain. Hoorah! God will be with us.

Day 3: June 21, 2000
Grand Coulee, Wash. to Spokane, Wash.

105.21 mi. 6:36.06 hrs. avg. speed 15.93 mph

Our first century today! Finished off the Cascade and Olympic Mountains – tough climbs but OK – beautiful views once on top. Went from foothills all the way up to a 2,100-ft. climb across 7 miles and then, near the end, a 500-foot climb across 1.5 miles. Tire blew out at 70 miles, but Brian from Massachusetts helped with a spare tube and tire! Thank God! I got to finish the century!

Day 12: June 30, 2000
Avon, Mont. to Townsend, Mont.

67.62 mi. 5:35.21 hrs. avg. speed 12.10 mph

CONTINENTAL DIVIDE! Rode up McDonald Pass – 6,350 feet, the highest point of the ride, to cross the Continental Divide. Expected to join the 50+ mph club but not today. After Helena, the wind picked up for the last 25+ miles, a stiff headwind! Susan drafted off me, which was cool. A chance to help out another Big Rider.

Incredible Journey

Right – High fives were abundant at the finish line in downtown Washington, D.C. RP3 John Tarr claimed the moment was bittersweet; he had achieved his goal of riding a bicycle across country, but the joy of riding with his new cycling friends had come to an end.



“I remember one evening in Montana. There was this beautiful sunset, and I just thanked God for being able to witness it,” said Tarr.



Above – After a day of riding, RP3 John Tarr leads his prayer group to thank God for what has been given to them and to pray for the next day.

Left – Inspirational signs or mementos were peppered throughout the campsites during the trek to Washington, D.C. The participants used the signs to motivate themselves and other riders on the Big Ride across the country.



Above — RP3 John Tarr tops a hill on day 37, making his way to Kendallville, Ind., after completing more than 2,500 miles. By the end of the day, he had little more than 650 miles left to get to the finish line in Washington, D.C.

model Sailor, we were able to give him the support he needed,” said Schmidlein. That support included no-cost orders so Tarr wouldn’t have to burn leave for the cause, plus a lift on the command plane to Seattle during a scheduled training flight.

Now that Tarr had received the command support, he needed to get the money for the ride. “I had to raise \$7,000 for the local American Lung Association by May 19 to be able to participate,” explained Tarr.

Tarr wrote a letter and mailed it out to some people he knew, but most of the money came from fundraisers and businesses in the Fallon area. By April 24, he was still about \$100 short. When he went to work he found a cup full of change on his desk from Chaplain (LT) James Connolly, base chaplain and training partner. He ended up with \$7031.13 and was on his way to the Big Ride across America.

The route took him through some of the nation’s most picturesque regions. “I remember one evening in Montana. There was this beautiful sunset and I just thanked God for being able to witness it,” said Tarr. “I was also able to see some other cool places like the Badlands in South Dakota and the Rocky Mountains.”

The journey wasn’t all sightseeing and easy-riding. It was also an intense bike ride through some tough terrain. “You would think that the Rockies would be a harder climb, but the Appalachian Mountains of Pennsylvania are harder on the body,” said Tarr. “Once you’ve been in the saddle for six or seven hours, everything just starts to hurt: your hands, back, legs, butt ... everything. That’s when you just go inside your mind and try to think of something other than the pain.”

“Sometimes you get so bored you start making little games like counting power poles or barns,” said Tarr. “You also do a lot of thinking. I’ve thought out the next five years of my life on this trip,” he added.

Tarr plans on using his life experiences to show kids that life isn’t over when bad things happen to you. People can make good out of their lives no matter what.

“When the ride is over, I will be going into schools to tell children about my ride and to let them know you can do anything you set your mind to,” said Tarr. ☑

Day 18: July 6, 2000
Sheridan, Wyo. to Gillette, Wyo.

116.41 mi. 7:37.10 hrs. avg. speed 15.27 mph

The longest day started out well enough with a nice ride through a canyon with a tailwind. The first 79 miles were wonderful until we hit a spot called Spotted Horse where we ran into a headwind! The final 30 miles of 116 were rolling hills with headwinds! The mental aspect was tough, I thought of the kids I will be talking to for motivation. It was 103 degrees and we climbed a total of 4,600 ft. This day was tough!

Day 30: July 18, 2000

Owatonna, Minn. to Winona, Minn.

92.65 mi. 6:03.27 hrs. avg. speed 15.29 mph

Today was a hard day. Started at 0627 in a 40-degree chill with a headwind until the checkpoint at mile 41, then hooked up with the paceline and rocked at 21 to 23 mph for 2 hrs. Took it easy the last 12 miles as it sprinkled on us as we dropped into Mississippi River Valley.

Day 43: July 31, 2000

Cunfield, Ohio to Indiana, Pa.

108 mi. 7:02.08 hrs. avg. speed 15.36 mph

What a day! Number 1 moment was in Kittanning, Pa. at the Mulberry St. Creamery. We had some awesome ice cream while we waited out a storm. Hit 3,000 miles today right after a flat tire on a hill. Doug was there. It’s always better fixing a flat with a friend!

Day 48: August 5, 2000

Fredenick, Md to Washington, DC!!

63.27 mi. 4:21.42 hrs. avg. speed 14.50 mph

Hoorah!!! Rode into the District after 48 days on the road!

A dream that began two years ago has finally blossomed to fruition! There is no soreness or fatigue, only adrenaline and pride. We made it all the way! After riding my bicycle for over 40 days I’m actually in Washington, D.C., more than 3,000 miles later! Dreams do come true if we believe in them and ourselves and continue to move toward them each day.

Just about everybody has signed my ride jersey — it looks great! I can’t wait to take it in to schools to show the kids! Praise the Lord we made it and can now revel in the joy of it.



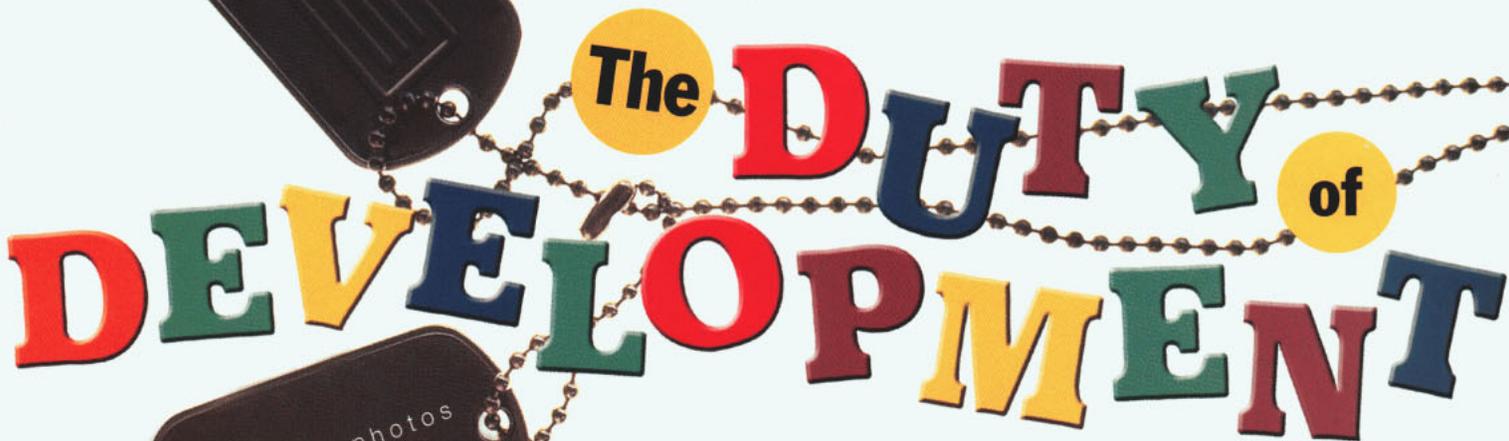
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ooking down the hallways of a child development center (CDC) today, it's hard to imagine that just 15 years ago, buildings of the same name throughout our country and the world were considered substandard. Never would you have heard someone like Denise Carreon, wife of Chief Intelligence Technician (SW) Danny Carreon and mother of two-year-old Jessica, say, "I love it here. Jessica learns so much more here than in home day care."

CDCs commonly had old facilities, leaky roofs, poorly-paid caregivers watching more than 15 babies and toddlers at a time and staffs that almost never stayed any longer than three years before entirely changing out.

In fact, in 1985, Linda K. Smith, director of DOD's Office of Family Policy was told during a national conference call that DOD's child care program was, "the ghetto of American child care."

But, that was then.



The DUTY of DEVELOPMENT

Story and photos
by PH2(AW)
Jim Watson

Military Child Development Centers Hailed as the Model for All to Follow

The DUTY of DEVELOPMENT

Today, in a time when child care around the country is said by experts to be lacking structure and direction, military child care has risen to a level that many tout as an example of how to get the job done. The military looks at a happy family as one of the steps in military readiness.

Since the passing of the Military Child Care Act in 1989, child development centers have made dramatic transformations. The National Women's Law Center (NWLC), a public policy group that focuses on women's and children's issues, recently reported to Secretary of Defense William Cohen in their report, *All That We Can Be: lessons from the military for improving our nation's child care system*, that military CDCs are an example for all state agencies to follow.



Every child's day is full of activities and fun like the matching game Patrick Warren plays in his class at Child Development Center, Naval Station Anacostia, Washington, D.C.

"If the U.S. military can do an about-face and dramatically improve its child care system in a relatively short period of time, there is great hope for improving child care across the United States," said Nancy Duff Campbell, NWLC co-president. "The lessons learned from this example should be applied to expand access to high-quality, affordable child

care for everyone."

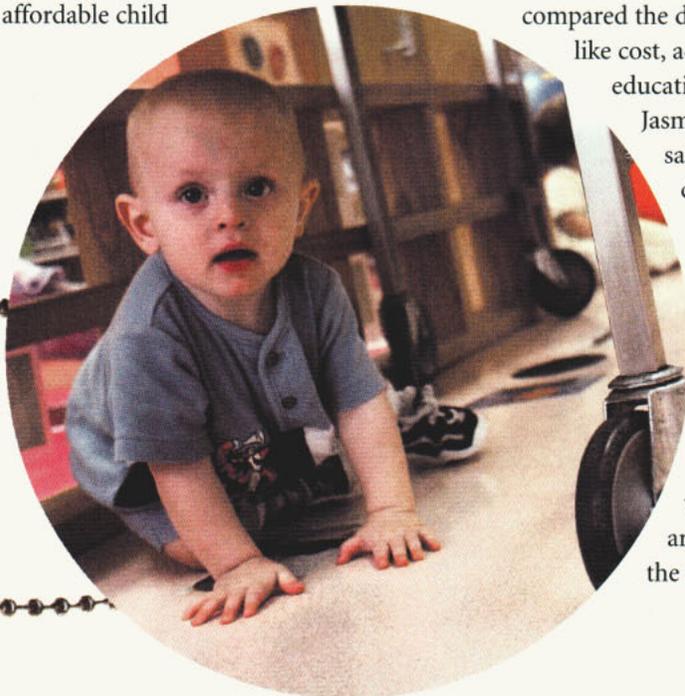
The high quality and low price of military child care is not only being noticed by civilians, but by thousands of military families in more than 800 CDCs and 9,000 in-home care facilities.

"I looked into civilian child care and compared the different benefits

like cost, activities, food and education before putting Jasmine into the CDC," said Interior Communications Electrician 2nd Class (SW) Dianne Goodwin. "Military child care comes out on top; hands down. The programs are great and they have lots of activities in which the teachers are very involved with the children."



With the curiosity that every new child has in life, Parker Myers tries to figure out what the guy with the neat toy pointing at him is doing.



“Quality military child care is essential in our Armed Forces. We simply cannot afford to have our service members worrying about the basic care of their family members,” said Cohen. “America’s military is the best in the world not just because of our technology, training and tactics but, above all, because we recruit and retain the best men and women the country has to offer. The military runs what is essentially the largest employer-

sponsored child care program in the country, serving more than 200,000 children per day.”

Helping serve those children are thousands of qualified and trained caregivers like Linda Reid, a child care provider for the last 20 years who began working with the military programs eight years ago at the CDC on 32nd Street Naval Base, San Diego.

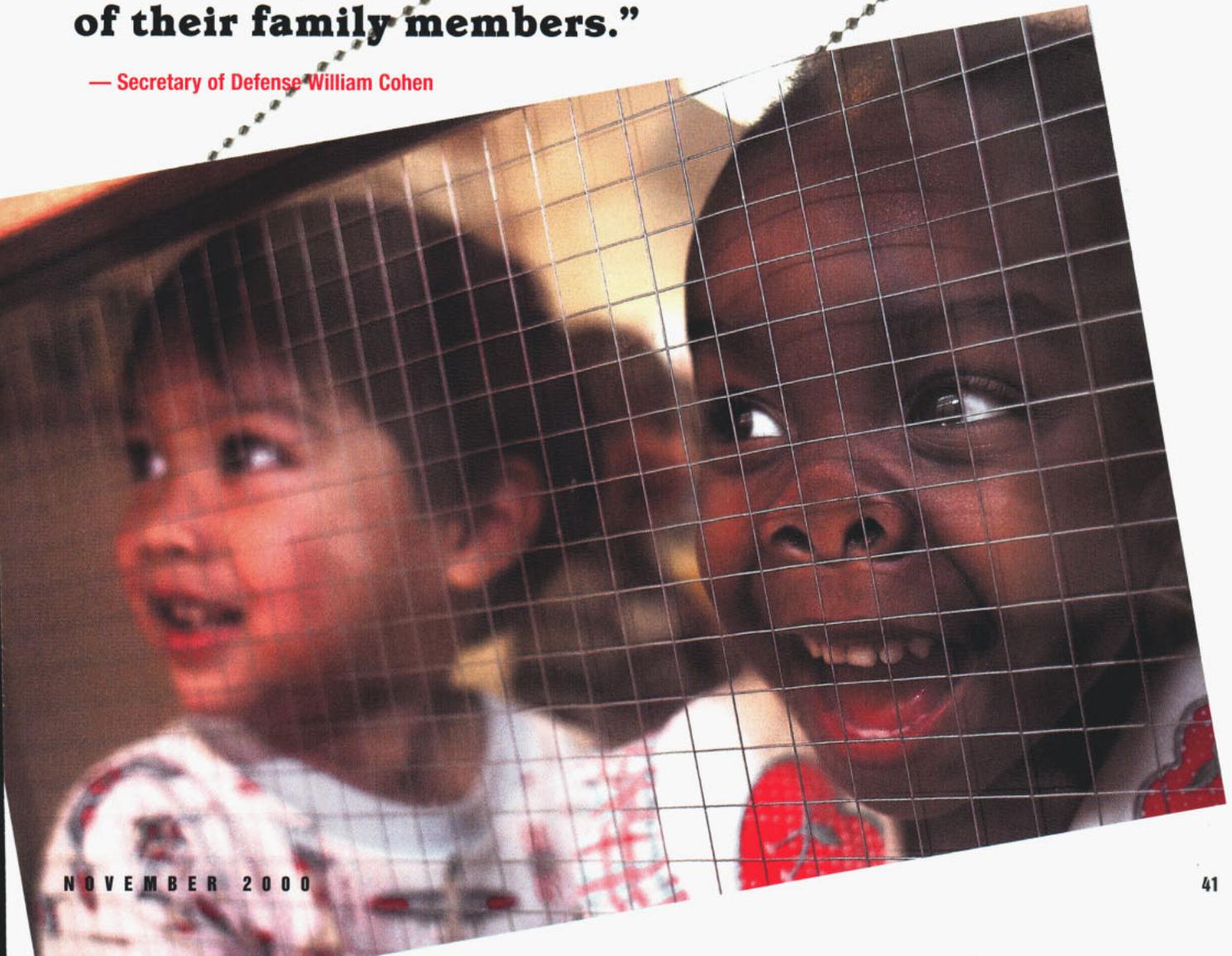
“This is what I was meant to do, and

“Quality military child care is essential in our Armed Forces. We simply cannot afford to have our service members worrying about the basic care of their family members.”

— Secretary of Defense William Cohen



Ali Linear smushes her face against the classroom door, anticipating the arrival of her mother who is due to show up at any moment.

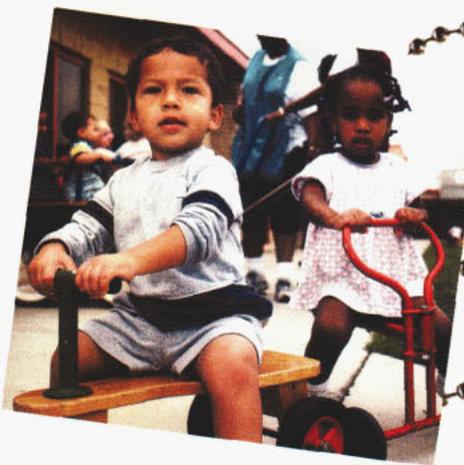


I love it," said Reid. "The military child care centers are more adamant about their rules and regulations, which is very good when considering the safety of the children here."

Enforcing rules and regulations is one thing, but to do an entire turnaround in policy is amazing.

The military started by building a system linking centers, family child care homes, before- and after-school programs and resource and referral services to assist parents in finding care through a single point of entry. The NWLC report concluded that no state program has been able to match the military's system.

The report touched base on many other important factors of the child care system now in effect by the military.

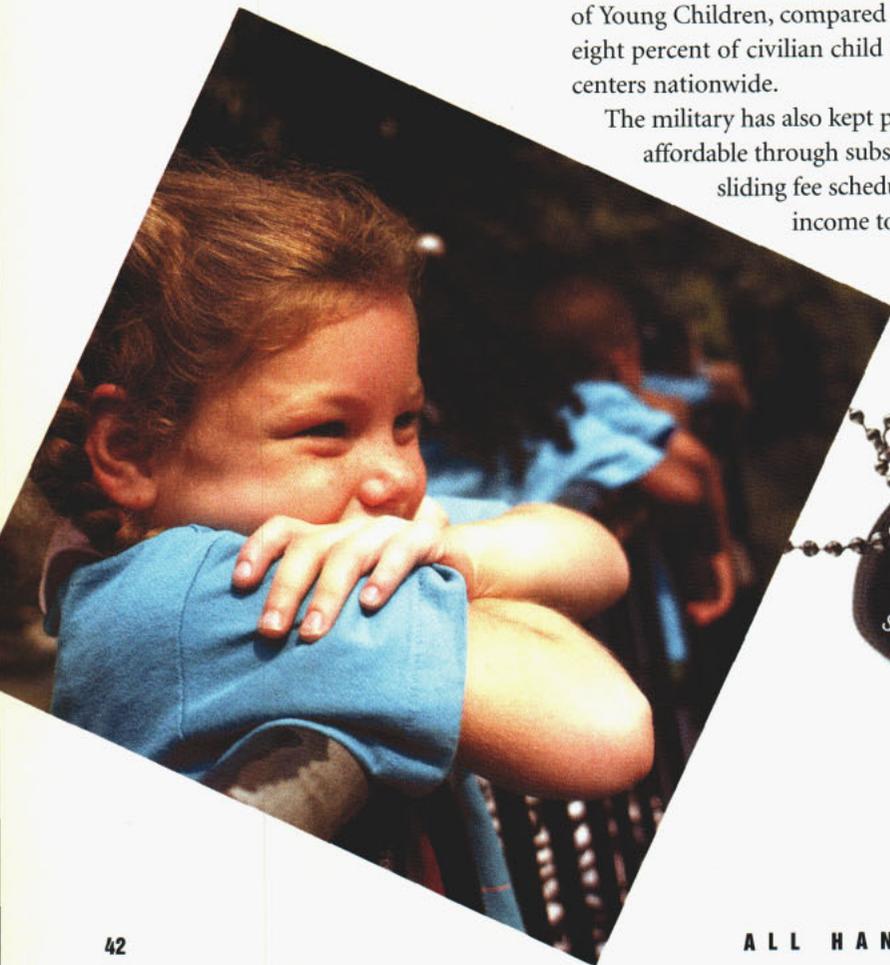
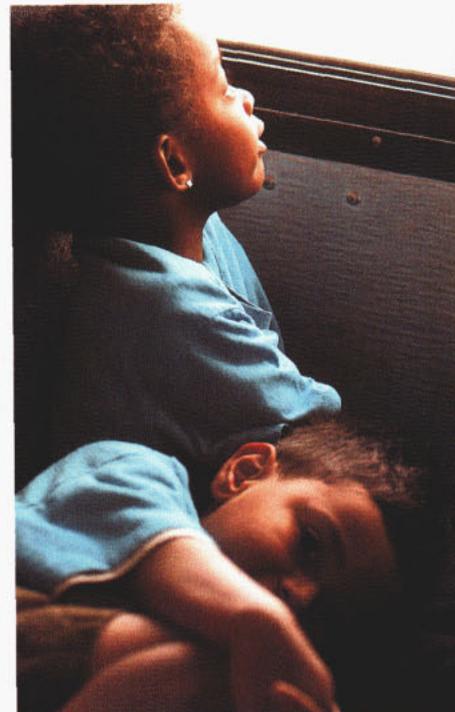


Like the lords of the play ground, Juan Diaz and Ciara Blackston let it be known they are the common cruisers of this sidewalk.

These include the development of comprehensive uniform standards and how they ensured that these were met through a system of unannounced inspections for violations.

Military caregivers now receive systematic, ongoing training as well as compensation linked to training that is comparable to that of other individuals with similar training, seniority and experience. The NWLC report went on to say that today, 95 percent of military child care centers are accredited by the National Association for the Education of Young Children, compared with just eight percent of civilian child care centers nationwide.

The military has also kept parent fees affordable through subsidies and a sliding fee schedule based on income to ensure that



After an exciting day at the National Zoo in Washington D.C., Sebastian Davila lays down on his friend Tiara Montgomery's lap while riding the bus back to the Child Development Center on Naval Station Anacostia.

Stephanee Yager checks out one of the animal exhibits while at the National Zoo in Washington D.C. during a field trip sponsored by the Child Development Center on Naval Station Anacostia.

The DUTY of DEVELOPMENT

Elsie Caple, a caregiver for the Child Development Center, Naval Station Anacostia, Washington, D.C., feeds Maya Miller in the 12-month and under room.



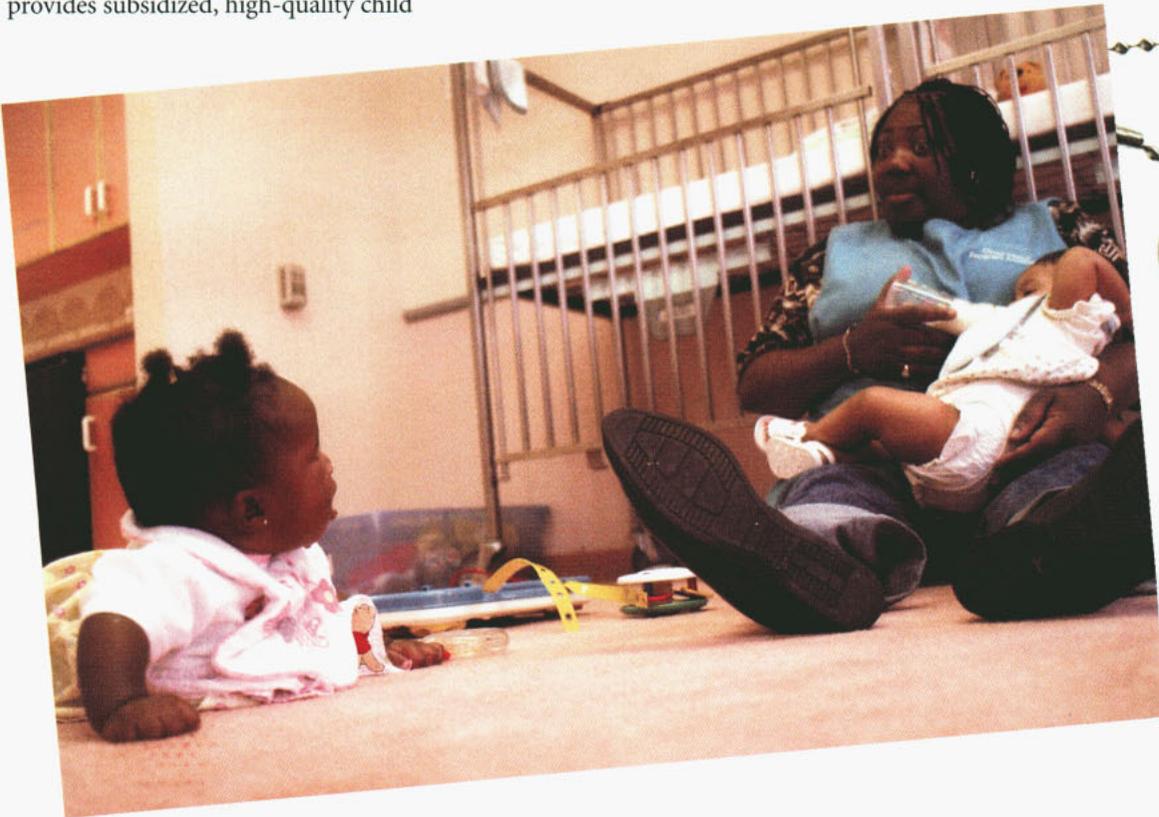
personnel with the lowest incomes can afford child care. This has resulted in fees 25 percent lower than those paid by civilian families. They have kept the fees down although military families typically use the centers for longer hours and for younger children, including infants, than civilian families do.

Not only did the NWLC report hail the last 10 years of actions, it also talked of the future. While military child care currently meets 58 percent of its child care needs, CDCs plan to reach 80 percent by 2005 and even more in the future. The NWLC stated that no state in the country provides subsidized, high-quality child

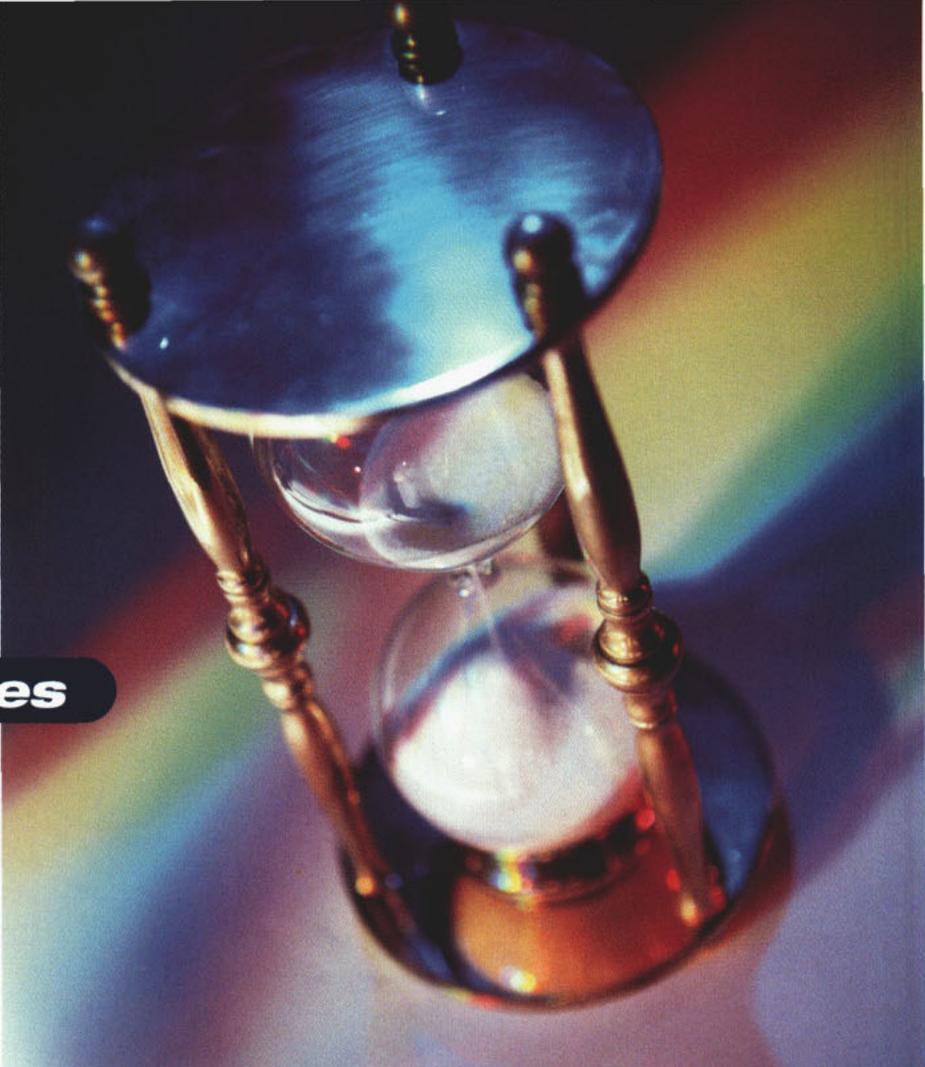
care to anywhere near 58 percent of its families.

The military's extensive child care changes — to its infrastructure, staff and program policies — has allowed the military to provide a model in defending not only a great nation, but our children as well. ☒

Watson is a photojournalist assigned to All Hands.



Olivia Taylor, a caregiver for the Child Development Center, Naval Station Anacostia, Washington, D.C., makes faces at Brianna Norman while feeding Jordan Griffith.



3RD in a Series

Planning Your Future: Time & Growth of Money

Story by Mark Summers

Time and return are both vital factors in accumulating wealth. With a longer time horizon and/or a greater return you will have the ability to save less to meet your goal.

Table 1 on the top of page 45 illustrates how much you would need to invest as a lump sum or as monthly savings to accumulate \$1,000,000 during the respective number of years and after-tax investment return.

As the chart illustrates, the longer you have your money invested, the greater your investment return and the less you need to save to reach your goal. The above results are hypothetical and the actual growth will depend on a number of factors.

Obstacles to Your Investment Plan

The two biggest enemies of any investment plan are taxes and inflation. You need to understand how these two factors can influence your future wealth.

The bottom line to all investors is what's left after taxes, referred to as the after-tax return. The investment return can be taxed as one of two types of income tax; capital gains or ordinary income.

Long-term capital gain is a favorable tax rate, currently 20 percent, that is applied to the investment gain which

Table 1 — After-Tax Annual Returns

Years	6% After-tax Annual Return		8% After-tax Annual Return		10% After-tax Annual Return		12% After-tax Annual Return	
	Lump Sum	Monthly	Lump Sum	Monthly	Lump Sum	Monthly	Lump Sum	Monthly
5	\$747,258	\$14,391	\$680,583	\$13,709	\$620,921	\$13,061	\$567,427	\$12,447
10	558,395	6,155	463,193	5,552	358,543	5,003	321,973	4,506
15	417,265	3,485	315,242	2,962	239,392	2,510	182,696	2,121
20	311,805	2,205	214,548	1,757	148,644	1,392	103,667	1,097
25	232,999	1,479	146,018	1,000	92,296	811	58,823	593
30	174,110	1,026	99,377	710	57,309	485	33,378	328
35	130,105	728	67,635	467	35,584	294	18,940	183
40	97,722	524	46,031	310	22,095	189	10,747	103

occurs from the sale of a “capital” asset, such as stocks, bonds and other investment securities which were held for more than 12 months.

If the gains were realized from the sale of a capital asset that was held for 12 months or less, it would be considered a short-term capital gain and taxed at your marginal tax rate. The marginal tax rate (i.e., 15 percent, 28 percent, 31 percent, 36 percent, 39.6 percent) is also applied

to gains that are considered ordinary income.

The ordinary income rate that you are taxed under is dependent on the amount of adjusted gross income that you receive for the tax year and your filing status. Ordinary income is considered to be earnings such as your salary, self-employment earnings, dividends and interest. Please refer to last years tax return to determine your income tax rate.

The second, and most overlooked, obstacle in a financial plan is the effect of inflation. The constant grinding of inflation will erode the purchasing power of your income by continually increasing the cost of products and services that you have come to rely on. As a result of these increases over time, you will need to make more money in the future to maintain your current standard of living. If you don't plan for it, inflation can have a

large negative impact on any of your long-term investment goals.

To account for taxes and inflation you will need to generate greater returns to reach your goal. Table 2, below, shows you how much you need to earn on your investments (after-taxes and inflation) to obtain your desired return and how much you need to earn just to break even (after inflation). The table assumes a 4 percent inflation rate.

meeting your goal.

Tax-deferred accounts are very effective tools to reduce your annual tax liability. Deferring your tax liability translates into more money staying in your investment and generating greater returns over time. There are various types of tax-deferred investment accounts to choose from, accounts such as IRAs, company retirement accounts (e.g., Thrift Savings Plan, 401(k), 403(b)), annuities

Table 2 — Desired Return After Taxes & Inflation

Tax Bracket	Break Even	6%	8%	10%	12%
00.00%	4.0%	10.0%	12.0%	14.0%	16.0%
15.00%	4.7%	11.8%	14.1%	16.5%	18.8%
28.00%	5.6%	13.9%	16.7%	19.4%	22.2%
31.00%	5.8%	14.5%	17.4%	20.3%	23.2%
36.00%	6.3%	15.6%	18.8%	21.9%	25.0%
39.60%	6.6%	16.6%	19.9%	23.2%	26.5%

Protecting Your Plan from Taxes

Because of the affect taxes can have on an investment plan, protecting your earnings should always be a goal when investing. Fortunately, there are several ways you can achieve that goal.

Purchasing individual investments that already have favorable tax treatment (e.g. municipal bonds) or placing investments without a favorable tax treatment into a tax-advantaged account are ways of

and permanent life insurance plans.

In addition to the tax-deferral, some accounts may allow you to contribute part or all of your money on a pre-tax basis. Pre-tax contributions will allow you to remove the amount of the contribution from your gross income in the year the contribution was made.

Therefore, your year-end taxes will be immediately reduced while the future earnings on the investment will be



Planning Your Future: Time & Growth of Money

deferred. Investment accounts which may allow you to make contributions on a pre-tax basis include Thrift Savings Plan, Traditional IRA, 401(k) and 403(b). Although other accounts, such as annuities and permanent life insurance, may not allow you to make pre-tax contributions, you will still have the advantage of tax-deferred earnings.

Below is a table that illustrates the growth potential of pre-tax, after-tax and fully-taxable investments. The "Pre-Tax" account assumes an annual investment of \$3,000. The "After-Tax" and "Taxable" accounts assume that you only contribute the after tax contribution amount of \$2,160. This assumes you are in the 28 percent tax bracket, to illustrate how the up-front taxes assessed on your \$3,000 at the end of the year can affect your earnings potential. The "Taxable" account also reflects that taxes are paid out of your investment earnings each year. All accounts assume a pre-tax investment rate of 8 percent.

Table 3 — Pre-Tax Investment Rate

Tax-deferred Options			
Years	Pre-Tax	After Tax	Taxable
5	19,008	13,686	12,816
10	46,936	33,794	29,773
15	87,973	63,340	52,210
20	148,269	106,754	81,897
25	236,863	170,542	121,178
30	367,038	264,267	173,152

One account that was not specifically mentioned but should be looked at as a very effective retirement account is the Roth IRA. The Roth IRA allows annual contributions of up to \$2,000 on an after-tax basis with earnings accruing tax-deferred, the big advantage of this account is that all the money you receive in retirement is tax-free!

Before placing an investment within any of the various tax-advantaged accounts, be sure you understand all of the rules and restrictions that will apply to you. All accounts have their own rules. Be aware that tax-deferred accounts may

very few are able to do with any success, many investors use a method called dollar-cost averaging. Dollar-cost averaging allows the investor to make purchases of the same investment at regular intervals (e.g., \$100 paid every two weeks, monthly, quarterly, etc.). When the selected investment price declines, the \$100 will purchase a greater number of shares. When the investment price increases, the \$100 will purchase a fewer number of shares. To illustrate this, please see the Table 4 on page 47.

Over time as you have been systematically purchasing shares of the same

Being in the military, you have the opportunity to put your investment strategy on autopilot by taking advantage of the allotment system.

be more restrictive than a taxable account in the way you can receive your money or you may have penalties applied to certain withdrawals.

Fundamental Investment Strategies

Devising the most ingenious investment strategy ever conceived should not be your goal. Your task should be to create a basic investment plan that suits you and then stick with it. Investing regularly, automating your savings program and diversifying among various investments are some of the keys to a successful investment strategy.

Many investors look to the stock market for its favorable long-term returns by investing in mutual funds and/or individual stocks. But with the markets daily fluctuations, most investors are unsure of when they should put their money into an investment. Instead of trying to out-guess the market, which

investment at different prices, your average cost per share will be less than the average price per share. From the above illustration we can calculate that the average price of the investment was \$16.16 (Total price per share - \$194/Number of contributions periods - 12) while the average cost was \$14.91 (Total Dollars invested = \$1,200/Total number of shares purchased = \$80.49).

Being in the military, you have the opportunity to put this strategy on autopilot by taking advantage of the allotment system. Your allotment can be directed every month to purchase shares of mutual funds, bonds or various other investments. If you are not eligible for allotment service you can have payments made electronically from your bank account to the investment or investment institution.

How you are diversified among various assets will determine how much risk your portfolio may have as well as

what your potential returns may be. Asset allocation is the strategy that seeks to minimize your investment risk while obtaining your desired rate of return by spreading your contributions over different investment asset types. The decision on how you invest your money among the three primary investment

Making Your Investment Transactions

Buying and selling investments can be done directly with the institution that offers the investment or through a brokerage firm.

Mutual fund companies allow you to directly purchase any of the individual

Establishing an account with a brokerage company allows you to purchase a wider array of investments, everything from mutual funds to individual stocks and bonds. Additionally, you can receive several services, such as research material, monthly account statements, check writing, etc.

There are three general types of brokerage companies; Full Service, Discount and Deep Discount. The types of services you receive and expenses that you incur will depend on the type of brokerage company. A full service broker provides you with investment advice, many services, and will have higher fees (you pay for what you get). A deep discount broker gives no investment advice, limited number of services and very low fees. You need to decide what type of services you would like to receive and then shop around to get information from many different brokerage companies.

Table 4 — Dollar-Cost Averaging

Month	Dollars Invested	Price Per Share	# of Shares Purchased
Jan	100	10	10.00
Feb	100	11	9.09
Mar	100	13	7.69
Apr	100	15	6.67
May	100	12	8.33
Jun	100	12	8.33
Jul	100	18	5.56
Aug	100	16	6.25
Sep	100	19	5.26
Oct	100	22	4.55
Nov	100	21	4.76
Dec	100	25	4.00
TOTAL	1,200	194	80.49

categories — (stocks, bonds, cash) — will have a far greater affect on your overall portfolio return than any other more specific decisions that you may make about your portfolio. This is assuming you follow basic investing principles in your other decisions.

Diversifying your money between these various types of assets will allow you to smooth out some of the volatility in your investment portfolio while obtaining your desired rate of return.

Diversification should be based on your time horizon, risk tolerance, and desired return. Many of the financial planning software programs can provide you with a percentage of allocation based on your various factors.

mutual funds offered within their family of funds. To purchase a mutual fund directly from the fund company you will need to contact the company and have them send you an application with information on the investment(s) that you are interested in purchasing. Once you establish an account, you can purchase or sell your mutual fund(s) without incurring any commissions. Even though you do not incur any commission at the time of the purchase or sale, your individual mutual fund will still have various other charges assessed during the period of time that you hold the fund. Please refer to the mutual fund prospectus before investing to obtain all the specific fund information.

Putting Your Plan Into Action

Gathering information and learning about planning considerations, individual investments and strategies is crucial to developing a sound investment plan. But, at some point, you need to take the plunge and put your plan into action. Taking too much time before implementing your plan because you are waiting for the perfect investments or perfect time to invest could result in you not reaching your goal.

Remember that successful investing is not a matter of picking the best investments or figuring out the best time to buy or sell your investments, rather it is simply to start investing — and the time to start is now. ☑

Summers is the chief financial counselor, Navy Mutual Aid Association, Washington, D.C.

CyberSailor

Navy Surface Spouses Online

We all know that same old story. You and your spouse are about to transfer to your new command on the other coast, but you still haven't received the welcome aboard package.

Where do you go for that much-needed information about your new duty station and the surrounding areas?

Well, look no further. The Navy Surface Spouses World Wide Web site is the online source for all your answers.

This site provides a comprehensive resource for Navy members, spouses and their families, providing access to information about the Navy communities they reside in or may be relocating to.

Whether your family is going across the country or around the world, the Navy Surface Spouses site is a wealth of information right at your fingertips.

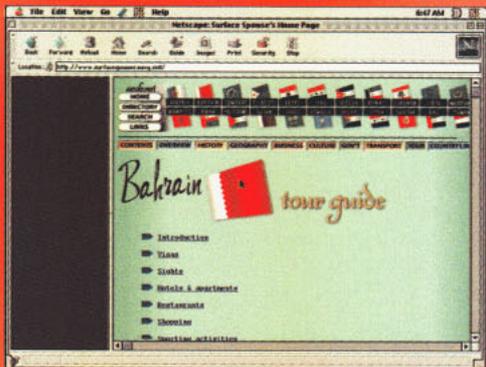
The site is broken down into eleven regional links. They are: Bahrain; Hawaii; Japan; Ingleside, Texas; Italy;

Mayport, Fla.; Newport, R.I.; Norfolk; the Pacific Northwest; Pascagoula, Miss.; and San Diego. Each of those areas cover information about the city or country in which the base is located, as well as the surrounding communities.

The site is also a great resource for educational and employment opportunities. In addition to the 11 current regions, Millington, Tenn., Monterey, Calif., and Washington, D.C., will be added soon.

This in-depth site offers important facts on each location such as TRICARE regional information, waiting list lengths for housing (broken down by pay grade), average costs for private housing, links to the state's departments of education and even contacts for different spouse clubs and organizations. Also listed are the U.S. Navy bases in the area and the ships homeported in each region.

Each region is covered a little differently, and is given



The appearance of commercial Web sites in All Hands does not imply endorsement by the Departments of the Navy or Defense.

new

its own distinct character by the Surface Spouses webmaster. For example, the Pacific Northwest site features an in-depth link to the State of Washington Ferry Service, while the Japan page offers transferring Sailors and families tips on proper Japanese etiquette.

On the Navy side of the house, there are listings of all of those important points of contact for every Navy family, including the Family Service Center, the housing office, the local Personnel Support Activity and Morale, Welfare and Recreation. Many regions give a list of all the major commands in the area as well.

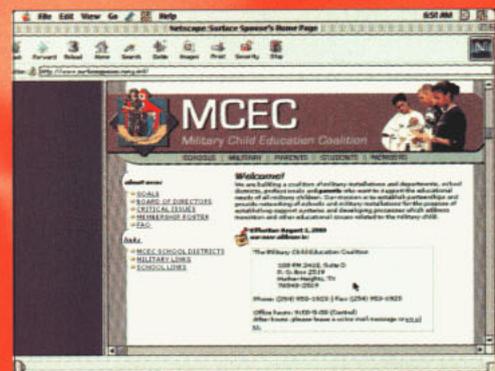
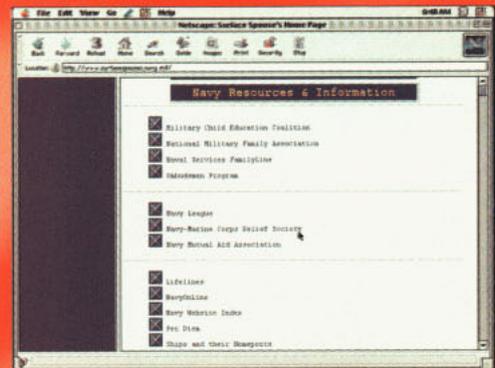
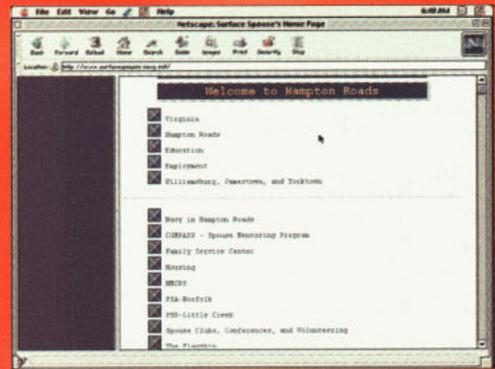
If you and your family happen to be going overseas, Surface Spouses website also provides invaluable insight into local cultures, customs and traditions in other countries. They provide the “do’s

and don’ts” and everything in between. The location of U.S. Embassies and per-diem rates are also listed along with all the local tourist hot spots.

Even if you’re not transferring, this is a great site for finding links to various Navy-related sites such as the Commissary Agency, the Navy Exchange, the Ombudsman Program and the Navy-Marine Corps Relief Society, to name a few.

The Surface Spouses site, located at www.surface-spouses.navy.mil/, is well designed, loads quickly and is especially easy to navigate. For single Sailors, don’t be turned off by the name, this is a comprehensive site designed to help all Sailors, married or single, in their transitions. ☑

Cyber Sailor



www.surfacepouces.navy.mil

on duty "gouge"

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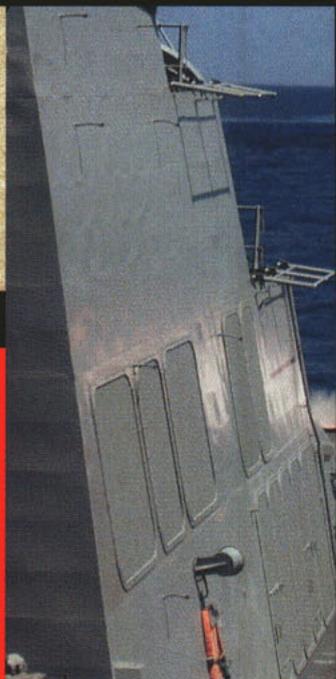
in the fleet to showcase the American Sailor in ACTION.



LINE DANCE

FC1(SW) Martin Hagan of Middletown, Ohio, directs the sea and anchor detail while GMSN Steve Arnesen of Somerset, N.J., leads the heave-ho of mooring lines for USS *Trenton* (LPD 14) to enter port in Mykonos, Greece.

Photo by PH2 Alan Warner



A HAWKEYE'S VIEW

An E-2C *Hawkeye*, from the "Tiger Tails" of Carrier Airborne Early Warning Squadron (VAW) 125, leaves the flight deck of USS *George Washington* (CVN 73).

Photo by PH2 Shane McCoy

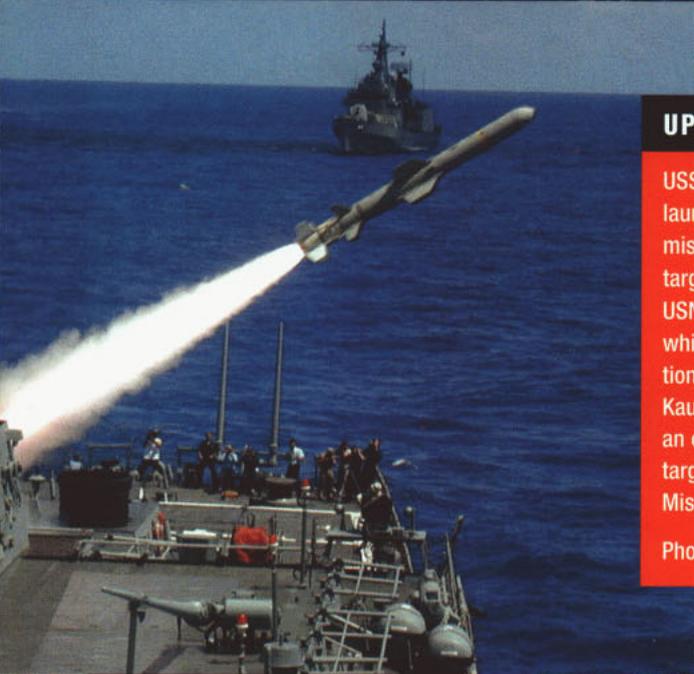




CHINESE CONNECTION

Sailors of the People's Liberation Army (Navy), warmly welcome USS *Chancellorsville* (CG 62), as they stand at attention pier side while the ship pulls into Qingdao, China.

Photo by PH2 Lena Gonzalez



UP, UP & AWAY

USS *Paul Hamilton* (DDG 60) launches a *Harpoon* anti-surface missile during RIMPAC 2000, targeting the ex-troop carrier, USNS *Hugh J. Gaffey* (IX 501), which had been towed into position off the Hawaiian Island of Kauai the previous night. It was an over-the-horizon shot, with targeting info provided by Pacific Missile Range Facility (PMRF).

Photo by LT Dave Jackson

TO BE CONSIDERED

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SLIMY SHOPPING

PN2 Elizabeth Westbrook, of Ridgecrest, Calif., samples fresh fish at a local market in Hong Kong. Westbrook, a crew member aboard USS *Essex* (LHD 2), took advantage of the "The Land In Between Tour," sponsored by the ship's Morale, Welfare & Recreation Committee.

Photo by PHAA Al D. Meza

A Bluejacket's Thanksgiving

Story by JOCS(AW) Dave Desilets

Thank you, Gracias, Danke Schoen, Grazie, Merci. Sailors hear expressions of gratitude in so many forms for so much they do all around the world. I recall a few such rewarding moments during my Navy career.

Aboard USS *John King* (DDG 3) — *again, a sea story from my first ship. I don't know if it's a feeble effort to stop Alzheimer's from setting in, but lately I seem to reach for memories of my early years in the Navy ... never forget your roots.*

Anyway, we had pulled into Limon, Costa Rica, during a Caribbean training cruise. We had great liberty in the port city itself. However, some of us got a chance of a lifetime to board a bus and head deep into the Central American countryside to a small town Catholic orphanage. The day adventure was one of charity and community assistance under the *Project Handclasp* program.

After a scenic ride of green palms, lush fields and flowing rivers, we reached a little, self-sufficient farm and school compound nestled in a mountain-side. Upon our arrival, buzzing children of all ages swarmed the bus, with powerless nuns in tow. A courtyard with classrooms, offices, dormitories and stables all around served as a meeting area with a well and livestock everywhere. The buildings were a bit run down and in need of paint, minor repair and electrical work. Hence, the arrival of white hats and dungarees ... many of those Dixie Cups never did make it back to the ship.

As we worked on this jungle oasis of learning and living, we also made friends despite a language barrier for most involved. Words weren't necessary as Sailors made hand motions and kids passed tools. Everyone was smiling and laughing, breaking barriers beyond the differences of their tongues.

I documented their beaming grins with the ship's Polaroid camera. This was a big treat for the children, and their amaze-

ment as their images magically appeared was quite evident in the form of their dropped jaws and ooo's and aaah's. The kids then literally dragged me around the orphanage, asking me to take a picture of this and that and pulling me into each nun's classroom for their photos, too. It was great fun!

Our refurbishment efforts weren't just met with smiles. The nuns and children cooked us all an excellent lunch of rice, beans, chicken and other foods that they had raised and grown. As we ate together, the language of expressions served quite well as the medium for table conversation. After lunch, the

students and teachers sang for us while our full bellies happily digested their great home-type cooking. Some even lapsed into a short siesta. It's tough to break that noontime habit.

Everyone put in a long, hard day's work. As the sun began to set, we walked toward the bus and looked back at the courtyard. Clean whitewashed buildings with holeless roofs, hinged doors and working lights inside now surrounded it. The physical fruits of our labor stood before us ... as did the emotional rewards that were at our feet in the form of children grabbing and climbing, sporting squid-lids and hugging the salt out of us. They were saying

thank-you the best way they knew, and we were reciprocating.

A torrential rain on the way back to ship couldn't ruin what had been a very sunny day for us all. The opportunity to help people in another country was priceless and most rewarding, something one will always remember.

We can thank the Navy for these chances of a lifetime to serve humanity and to experience Thanksgiving any time of year, no matter how it's said. ☑

Desilets is managing editor of All Hands magazine.

Thank You
Gracias
Danke Schoen
Grazie
Merci



10Xteaser

This equipment will help in tracking time. What is it?

Photo by PH2 Bob Houlihan



Last Month's answer:



The heel brass on the shoe of ceremonial guardsmen in Yankee Stadium during the presentation of colors for International Naval Review 2000.

Photos by J01 Preston Keres

Go to our website at www.mediacen.navy.mil or wait for next month's inside back cover to learn the answer...

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