



ARMED FORCES DISPATCH

Serving active duty and retired military personnel, veterans and civil service employees

SIXTY-FOURTH YEAR NO. 10
AUGUST 23, 2024



CRUCIBLE CAMO Marine Corps recruit Elise Perkins applies camouflage paint before a 15-kilometer hike, the final portion of the Crucible test at Camp Pendleton late last month. The Crucible is a 54-hour culminating event where recruits apply their training to earn the title of Marine. U.S. Marine Corps photo by Cpl. Sarah M. Grawcock

CORPSMAN EMBARKS ON NEW JOURNEY AS NAVY CHAPLAIN

SAN DIEGO - In a landmark moment for both her career and the Navy, Hospital Corpsman 2nd Class Sandra Parker-Ansah was commissioned as a Naval officer in the Navy Chaplain Corps, Aug. 2.

Hailing from Ghana, Parker-Ansah has exemplified dedication, resilience, and a profound commitment to service throughout her journey.

“Receiving a commission in the United States Navy Chaplain

Corps is a significant achievement, a dedication to service, leadership and the responsibilities that come with it,” said Cmdr. Eric Polonsky, director for administration, Naval Medical Forces Pacific. “As with any milestone, the wisest person is one who while looking forward to the journey before him or her also looks back in a moment of reflection to its beginning.”

Parker-Ansah graduated from Accra Girls Senior High School, Accra Region, Ghana, in 2008, a bustling institution with a student body of approximately 10,000. Her academic pursuits took her to the London School of Business and Finance in the United Kingdom, where she earned a degree in economics and statistics in 2012. Next, Duke University, graduating in 2016 with a BS in nursing. By 2018, she had completed a Master of BA in Healthcare Administration from Emory

University and is currently on track to graduate from Liberty University in 2025 with a Master of Divinity, focusing on Military Chaplaincy.

Parker-Ansah enlisted in the Navy on January 7, 2019. With educational background in health care, she was motivated to serve as a Navy health care administrator. Since joining the Navy, Parker-Ansah had significant assignments, such as working in the operating room at Walter Reed National Military Center during the COVID-19 pandemic, where she played a crucial role in life-saving surgeries.

For her primary role as administration assistant at Naval Medical Forces Pacific, she processed thousands of official correspondences and coordinated command trainings resulting to 99 percent compliance rating for two quarters in a row in 2023. *see Journey, page 7*



Ensign Sandra Parker-Ansah presents a bouquet of flowers to her husband Daniel as she thanks him for her unconditional support. U.S. Navy photo by Arsenio R. Cortez, Jr.

USS Halsey returns to Naval Base San Diego after 7 months at sea

STARS AND STRIPES Hit hard, hit fast, hit often - motto of USS Halsey - represents the fighting spirit of the ship’s Sailors who returned to Naval Base San Diego Aug. 16 after a seven-month deployment to the U.S. 7th Fleet.

Families and loved ones welcomed the Sailors on the pier and celebrated their return home.

Halsey departed San Diego on Jan. 10 as part of the Theodore Roosevelt Carrier Strike Group, serving as a carrier escort before detaching to conduct operations across multiple warfare areas to provide regional stability and support a free and open Indo-Pacific. The Theodore Roosevelt CSG also went to the Red Sea to secure the Middle East from Houthi attacks.

According to Cmdr. Sara Lynch, Halsey’s commanding officer, Sailors of Halsey operated successfully in different operations with allies and partners from around the world while deployed.

“I’m tremendously proud of our Sailors’ sense of ownership and dedication to each other and the mission,” Lynch said.

Halsey participated in various multi-nation exercises such as Noble Dingo, Milan, Tiger Triumph, Tenacious Trident and Valiant Shield, which reinforced America’s commitment to allies and partners throughout the Indo-Pacific region and increased force interoperability.

Halsey’s crew contributed to enduring partnerships critical to maintaining an international rules-based order, including key trilateral operations with the Japan Maritime Self-Defense Force and Republic of Korea Navy during Freedom Edge.



Logistics Specialist Seaman Zion Dunnhedgepeth assigned to destroyer USS Halsey reunites with family during the ship’s homecoming at Naval Base San Diego. U.S. Navy photo by Maria G. Llanos

Shootings reported at Joint Base San Antonio-Lackland between guards and passing vehicle

Various news sources reported that Air Force security guards exchanged gunfire with someone who twice opened fire on an entrance to Joint Base San Antonio-Lackland Aug. 17, according to a spokesperson for the base. “It was an off-base shooting from a passing vehicle that fired shots towards the gate, prompting our security forces to respond,” base spokesperson Stefanie Antosh said in a statement. “There is no threat to the installation. We had no injuries, no fatalities.” Antosh said the shooting was being investigated by San Antonio police, who said in a release that the first shooting occurred about 2:15 a.m. A vehicle later stopped near the same entrance shortly after 4:30 a.m., Moscoso said. “For a second time, shots were fired at the Air Force security personnel, however, with the additional security personnel present, multiple Air Force personnel returned fire toward the suspect vehicle,” Moscoso said. The vehicle then fled. No injuries were reported and the shootings remained under investigation, Moscoso said. It was not known how many rounds were fired, how many shooters there were, or what their motive was, according to Antosh.

Your FREE weekly paper
Take one!

Welcome home to all our returning Marines and Sailors

Local Postal Customer

PRSR STD
ECRMSS
U.S. POSTAGE
PAID
EDDM RETAIL



Chase mortgage benefits really add up.

Combine our offers and discounts to save even more when you buy a home with Chase, if you qualify:

\$2,000 Chase VA Loan Purchase Closing Cost Benefit
Up to \$7,500 with the Chase Homebuyer Grant

[Learn more at chase.com/VA-loan](https://chase.com/VA-loan)



Scan the QR code



The Chase VA Loan Purchase Closing Cost Benefit will be applied at closing first to points on the loan, if any, then to fees. The benefit may not be used for the down payment and any remaining funds will be applied as a principal reduction. The benefit is available only on primary residence purchase loans and is not available for any refinance loans. The benefit may be considered miscellaneous income and may be reportable to you and the IRS. Please consult with a personal tax advisor about the impact to personal income tax returns. Veterans, Servicemembers, and members of the National Guard or Reserve may be eligible for a loan guaranteed by the U.S. Department of Veterans Affairs (VA). A Certificate of Eligibility (COE) from the VA is required to document eligibility. Restrictions and limitations apply. The Chase Homebuyer Grant is available on primary residence purchases only, on select products and subject to eligibility. Other limitations and restrictions apply. To learn more about the Homebuyer Grant, visit chase.com/AffordableLending. All home lending products except IRRRL are subject to credit and property approval. Rates, program terms and conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions and limitations apply. Home lending products provided by JPMorgan Chase Bank, N.A. Member FDIC ©2024 JPMorgan Chase & Co.

DOD trains Latin American officials in human trafficking awareness

by David Vergun
DOD News

Officials from the Defense Department's Combating Trafficking in Persons Office hosted an information session Aug. 14 in the Pentagon regarding trafficking in persons for participants from Latin American nations who are part of the State Department's International Visitor Leadership Program. Participants have a range of occupations, from law enforcement and judicial duties to victim advocates and immigration officials.

Defense Department CTIP officials led discussions and answered questions about ways to identify and stop human trafficking and shared their training materials and resources in that endeavor.

Marcela Jimenez, program analyst with CTIP, said her office helps train DOD personnel and contractors learn to identify trafficking victims, report suspicious behavior and prevent human trafficking.

Jimenez noted that her office receives reports on TIP incidents involving not only DOD personnel but also contractors from its vast supply chain.

Special training is provided for acquisition personnel, investigative professionals DOD school staff, judge advocates, chaplains and healthcare professionals, who are often survivors' first point of contact of, she said.

The department believes that transparency and accountability is important, Jimenez said, mentioning that the CTIP web-

site has accounts of trafficking survivors, some of whom have a DOD nexus, along with their photos, videos and biographies. That site is updated regularly.

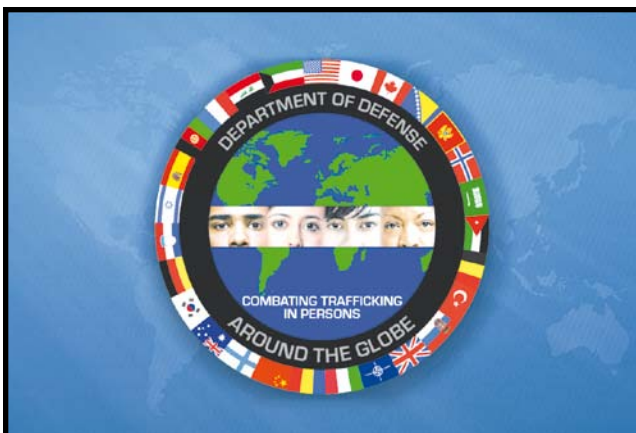
Brenda Zurita, intergovernmental affairs specialist with CTIP, said her office collects TIP incident reports from defense criminal investigative organizations worldwide and reports case information to the Justice and State departments annually, as appropriate.

All federal agencies have a CTIP office. The department's office was created in 2007, and was the first federal agency to require CTIP training for its personnel, she mentioned

Francisca del Rocio Becerra Arevalo, with IVLP, is a victim advocate in Ecuador. She said the session was helpful in learning about methods to identify victims and ways to improve community outreach. She noted that there's a lot of trafficking in Ecuador, particularly within the adolescent population.

Col. Anabel M. Cornielle Suero, a Dominican Republic National Police officer, said information from the session will be valuable for her department, particularly the awareness aspect. Currently, the only people in law enforcement who are directly involved with trafficking cases have that knowledge. She hopes to train the entire force, down to the cop walking the beat, on trafficking awareness.

Manuel Alejandro Rodriguez Altamirano is a prosecutor from Tamaulipas State, Mexico. He said a lot of trafficked people are transited through his state. He hopes to use the information



gleaned to better educate the courts and law enforcement.

The IVLP participants visited the State and Justice departments Tuesday and the Department of Homeland Security yesterday. For the remainder of the month, the group will travel to several cities throughout the U.S. to meet with law enforcement, non-governmental organizations and others involved in the fight to stop human trafficking.

This is the fifth IVLP group focused on combating traffick-

ing in persons that DOD hosted this year. Over 80 participants from around the world have learned about the extensive work DOD is doing to fight human trafficking.

Since 1940, the IVLP has hosted more than 225,000 participants for exchanges focused on topics ranging from promoting women and youth leadership, increasing transparency and accountability in government to promoting cybersecurity and combating transnational crime.

Ditch fast food on base to reduce obesity, says Pentagon's top senior enlisted leader

TASK AND PURPOSE -U.S. troops might become more physically fit if military installations banned cheeseburgers and other fast food, according to the military's highest ranking enlisted Marine. Senior Enlisted Advisor to the Chairman of the Joint Chiefs of Staff Troy E. Black, made the comments on a popular military podcast.

"If you want to reduce obesity, serve different types of food at the chow hall," Black told hosts Alex Morrow and Drew Hammond during a recent episode of the MOPs & MOEs podcast. "Remove immediately all fast-food restaurants from all installations."

Black discussed fast food during a wide-ranging interview on the podcast about the Pentagon's role in promoting physical fitness in the ranks and human performance programs. Black was not announcing or proposing changes to current food line-ups on bases across the military but rather expressing his personal views on nutrition's role in fitness.

Just as squad leaders are responsible for making sure their troops have enough water and rest, Black said, the Pentagon needs to set requirements for human performance standards. Because human performance is essential to wartime success, Black said, the Defense Department needs policies that support troops' physical, mental, social, spiritual, and behavioral needs.

Black said that military dining facilities are required by contract to provide well-balanced meals that are high in macronutrients. "Unfortunately, it doesn't compete with a cheeseburger," he added.

Continue reading at <https://taskandpurpose.com/news/military-obesity-fast-food/>.



Army

- Special ops Soldier won't face charges after fatally shooting civilian
- Army brigade with no 'luxury of time' rehearses sudden deployment to South Korea
- Army sacks another senior enlisted leader in the Washington, DC, area
- Army open to replacing Microsoft as prime under 'IVAS Next,' industry sources say
- Digital engineering saving time, money on Army's XM30 vehicle competition: Officials

Navy

- Ronald Reagan arrives at new homeport in Bremerton, Wash.
- Navy notifies Congress of pending \$11.5B, 4-ship amphibious warship deal
- Navy tells aircrews to question 'inappropriate' call signs after lewd flight name
- Becoming 'data fluent': Navy rolls out updated 'Information Superiority Vision'

Marine Corps

- Local Marine Corps veteran, paratriathlete heads to Paris for Paralympic Games

Air Force

- Air Force clinic on Okinawa shuts down to investigate 'potentially ineffective' vaccines
- Kirtland Air Force locked and loaded with new aerial gunnery
- Ramstein opens new office to ease monthslong wait for base vehicle registration
- Air Force Reserve wing borrows new F-35s as it waits for its own

Space Force

- Space Forces Europe and Africa elevated to one-star command, gets new boss

Coast Guard

- Coast Guard names Juneau as home port for new icebreaker

Your Military

- SOCOM commander calls for 'convergence' of Pacific-based special operations forces
- Wind and rain douse greater Tokyo as Typhoon Ampil skirts Japan

Veterans

- Service members and veterans can now enter to win a free Las Vegas wedding
- A patient died at Aurora VA hospital after staffer turned off their notification device

Education & Transition

- Opportunities for veterans are abundant in skilled trades

Military Culture & History

- 'Never give up': Hundreds gather for updates from defense agency on loved ones missing in action from Korean War
- Newly identified remains of missing World War II soldier from Oregon set to return home

Read all about it at
armedforcesdispatch.com

MAIN AUTO REPAIR

"ALL WORK GUARANTEED"

FREE ESTIMATES - Serving Military for Over 23 years

BRAKE SERVICE SPECIAL from \$140 <small>Per Axle, Parts & Labor included. Most Cars Standard Brake Packages</small>		A/C Service \$95	Body Work and Paint	CLUTCH \$319 <small>Most Cars. Parts & Labor included. Includes: Pressure plate and disc. Adjustment. New throw out bearing. Pilot bearing. Inspect flywheel</small>
TIMING BELT SPECIAL from \$199 <small>Most Cars. Parts & Labor included</small>		CV JOINT AXLE from \$220 <small>Most Cars. Parts & Labor included</small>		FUEL INJECTION SERVICE from \$89 <small>Most Cars. Parts & Labor included</small>

3714 Main Street, San Diego • 619-238-4385

SoCalTruck.com

ACCESSORIES & EQUIPMENT

10460 Mission Gorge Rd.
Santee, CA 92071

619-749-0742

Work Smarter, Play Harder!

- Truck Bed Covers • Camper Shells
- Side Steps • Truck Racks
- Tool Boxes • Fuel Tanks
- Carpet Kits • Tow Hitches

MILITARY DISCOUNT

Get \$25 off \$300 or more with this ad





An Accella Brand

Spray on Bedliners

SOCOM commander calls for 'convergence' of Pacific-based special operations forces

by Wyatt Olson
Stars and Stripes

WAIKIKI BEACH, Hawaii - The decade ahead will require an international coterie of special operations forces to counteract malign advances by the likes of Russia and China, the commander of U.S. Special Operations Command said Aug. 14.

"This is an era of converging waves, global challenges, so to speak, that require an international SOF convergence," Gen. Bryan Fenton said during a keynote address at the three-day Indo-Pacific Irregular Warfare Symposium at Waikiki Beach.

The symposium is hosted by the Global Special Operations Forces Foundation, a nonprofit professional organization based in Tampa, Fla., dedicated to advancing the capabilities and efficacy of special forces.

Irregular warfare defies easy definition, but generally describes conflict carried out in domains such as economics, cyber and information rather than conventional, kinetic warfare.

"Irregular warfare is a critical tool for the Department of Defense to campaign across the spectrum of conflict, enhance interoperability and access, and disrupt competitor warfighting

advantages while reinforcing our own," Defense Secretary Lloyd Austin wrote in an August 2023 memo announcing updated guidance for irregular warfare.

Interoperability is the military term for one country's ability to use the training methods and equipment of another country.

U.S. Special Operations Command directs the special

Irregular warfare defies easy definition, but generally describes conflict carried out in domains such as economics, cyber and information rather than conventional, kinetic warfare.

operator component commands of the Army, Marine Corps, Navy and Air Force.

"This week's gathering here of special operations teammates and academia and industry and businesses from all over the globe is an international SOF convergence, and that makes this a conference of consequence," Fenton told the audience, which included representatives from special operations units from more than two dozen nations.

Fenton oversees 70,000 special operations personnel and an annual budget of \$14 billion.

He is a former deputy commander of U.S. Indo-Pacific Command and deputy commanding general of the 25th Infantry Division in Hawaii.

Christopher Maier, assistant secretary of defense for special operations and low-intensity conflict, highlighted the tasks ahead for special operations during a speech Wednesday.

"The threats and challenges in the Indo-Pacific are transnational and coming at us through all domains — and it feels like with unprecedented velocity," said Maier, who formerly headed the DOD's Defeat-ISIS Task Force.

"From the perspective of the national defense strategy, which continues to be our North Star in the Department of Defense, it's Russia's malign activities that pose an acute threat to regional and global stability, while North Korea continues to attempt to destabilize this region and the People's Republic of China remains our long-term pacing challenge of those competitors," he said.

But only China possesses the intent — and increasingly the economic, diplomatic, techno-

logical and military capability — to reshape the current rules-based international system, Maier said.

China's "semi-permissive legal environment" allows it to piggyback on criminal activities to extend its influence throughout the region, he said.

"Here we see Chinese money-laundering organizations use many complex techniques, including trade-based schemes, informal value transfer systems such as cryptocurrency exchanges and underground banking systems to extend their reach," Maier said.

"China sees the rising global reach and influence of criminal groups as another tool with which it can advance its Belt and Road Initiative and its new Global Security Initiative, which aims directly at countering global security norms."

Fenton said that "international SOF convergence" to counter such gray zone activities means "creating new partnerships, uniting existing partners into a more resilient, powerful and capable network, woven together in this region by a shared vision of a free and open Indo-Pacific."

HOMEPORT SHIFT

USS *Oscar Austin* one of two Navy DDGs homeport shifting to Rota, Spain

NORFOLK, Va. - USS *Oscar Austin* (DDG 79) is scheduled to change its homeport from Naval Station Norfolk, Va. to Rota Naval Base, Spain, in the fall of 2024.

Oscar Austin is the first of two additional Arleigh Burke-class guided-missile destroyers to join the current Forward Deployed Naval Force-Europe (FDNF-E) force - adding additional capabilities to the U.S. European Command and U.S. Africa Command areas of responsibility. The addition of these two ships will be phased, with the second arriving in 2026. The second ship will be named closer to its arrival.

"Shifting *Oscar Austin*'s homeport to Rota is the next step in bolstering U.S. and NATO maritime presence and combat power in Europe as well as increasing the capacity to execute the One Atlantic concept," said Adm. Daryl Caudle, commander, U.S. Fleet Forces Command. "The One Atlantic concept improves the ability to share, leverage, and fully utilize naval forces in response to threats and strategic competitors while conducting multi-mission operations across the Atlantic by multiple Combatant Commanders."

The move will increase the Navy's forward-deployed operational footprint in EUCOM to five destroyers in Rota. The increased presence reinforces the U.S. Navy's commitment to its enduring relationship with maritime allies in Spain, and it enhances operations to support maritime security alongside allies and partners in Europe and Africa, strengthening the trans-Atlantic link. The addition will enable additional coordination between U.S. and Spanish navies on ship maintenance and training.

Operating naval forces from Spain maximizes flexibility and ensures access to strategic global crossroads. The addition of *Oscar Austin* to Rota will allow for more operational flexibility within the European theater. The arrival of the ship will provide a mitigation of operational tempo for other FDNF-E Sailors assigned to ships in Rota, improving quality of life and decreasing operational stressors.

On May 8, 2023, the U.S. Ambassador to Spain, Julissa Reynoso, signed in Madrid on behalf of President Biden the enhancement of the Defense Cooperation Agreement with the Kingdom of Spain to increase the U.S. Navy's presence at Rota Naval Base, Spain, from four Arleigh Burke-class guided-missile destroyers to six.

The initial decision to base destroyers out of Spain is part of the U.S. European Phased Adaptive Approach announced by President Obama in 2009. Since its announcement, the U.S. has broadened its Ballistic Missile Defense (BMD) capabilities in theater including increasing FDNF-E from four to six and the finalization of the second Aegis Ashore site in Poland.

Oscar Austin is the first Flight IIA Arleigh Burke-class, guided-missile destroyer and proudly bears the name of Pfc. Oscar P. Austin The ship was commissioned on August 19, 2000, in Norfolk.

Oscar Austin is ballistic missile defense, anti-submarine, and anti-surface warfare capable. The ship can embark two MH-60R Seahawk helicopters to assist in anti-submarine and other warfare areas. Destroyers can work with Carrier Strike Groups, Surface Action Groups, Expeditionary Strike Groups or independently.

Destroyer USS *Arleigh Burke* returned to Rota May 29 this year from its fourth Forward Deployed Naval Forces-Europe (FDNF-E) patrol.

Armed Forces Dispatch
published by Western States Weeklies, Inc.
2604 B-280 El Camino Real, Carlsbad, CA 92008
619-280-2985 • E-mail: editor@navydispatch.com
Editor.....Scott Sutherland

The Dispatch is published online weekly on Thursdays, and in print on the 1st & 16th of each month by Western States Weeklies, Inc., as a commercial, free-enterprise newspaper. The editorial objective of the Dispatch is to promote support for a strong military presence. Contents of the Armed Forces Dispatch are not necessarily the official views of, or endorsed by, the U.S. Government, the Department of Defense, the U.S. Navy or U.S. Marine Corps. The opinions and views of writers whose materials appear herein are those of the writers and not the publishers. Appearance of advertising does not constitute endorsement by the Department of Defense or any other DOD component, this newspaper, or Western States Weeklies, Inc. Subscription cost is \$75/year.

VA Disability Claim Denied?
Know Your Rights and Don't Take "No" for an Answer!

Don't Risk a Permanent Denial and Lose Back Pay

Call the Professional Advocates Today!

No Fees Unless You Win - Free Consultation

800-921-0310

www.VetDisabilityAid.com

Places of Worship

Bayview Church
Attract... Assimilate... Activate
6134 Pastor Timothy J. Winters St., San Diego 92114 • (619) 262-8384
Sunday 8am & 10am Worship Services
Studies In Christian Living (formerly Sunday School) Tues & Thurs online only 6pm (contact Church for sign up). In person Saturday 9am & 10am
www.bayviewbc.org info@bayviewbc.org

Bethany Lutheran Church
Lutheran Church - Missouri Synod
2051 Sunset Cliffs Blvd., Ocean Beach 92107
(Parking lot off the Alley - North of the building)
Worship 11am Sundays
Bible Class, Wednesdays 10am
(619)222-7291 Office@BethanyLutheranOB.org

Canyon View Church of Christ
"Love God, Love People, Serve the World"
Sunday Bible Classes for all ages 9am
Sunday Worship 10am
4292 Balboa Ave., San Diego, CA 92117 Email:cvooffice@canyonview.org
(Near corner of Balboa Ave. & Clairemont Dr.)
www.canyonview.org (858) 273-5140

Christ Community Church
Helping people love God and each other!
Sunday services at 8:45am & 10:30am
Children's Ministries for all kids!
Small groups for teens & adults of all ages!
9535 Kearny Villa Rd., Mira Mesa 92126; Located just off Miramar Rd. & I-15
www.gotoChrist.com or (858) 549-2479

First Baptist Church of Coronado
"Reach Up, Reach Out, Reach Our World"
Jim W. Baize, Pastor www.fbcoronado.com
Sunday Adult Bible Study 8:45am, Sunday Worship Service 10am
Meeting in person and online on YouTube or Facebook
FB: First Baptist Church of Coronado email: secretary@fbcoronado.com
445 C Ave., Coronado, CA 92118 (619) 435-6588

Gimmanuel Lutheran Oceanside, LCMS
Connecting people to what Jesus has done, is doing, and will do.
9:30am Worship service
11am Bible class, Youth, Children's Ministry
1900 S. Nevada St, Oceanside, 92054
immanueloceanside.com - (760) 458-6570

Mesa View Baptist Church
Dr. Darrow Perkins, Jr., Th.D. Pastor/Servant CW03, USMC (Ret.)
Seeking Sinners; Saving Souls, Strengthening Saints
Sunday School at 8:45am • Morning Worship at 10am
Wednesday Night Bible Study 7pm
13230 Pomerado Rd., Poway • 858-485-6110 • www.mesaview.org

Resurrection Lutheran Church & Preschool of Coronado
Sunday Worship: 10:15am • Adult Bible Study: Sunday at 9am
The Rev. Dr. Timothy Eichler
1111 5th Street, Coronado, CA 92118
www.RL.church
Church (619) 435-1000 • Preschool (619) 435-0286

St. Luke's Lutheran Church
5150 Wilson Ave., La Mesa, CA 91942
Phone: (619) 463-6633
website: www.st-lukes-la-mesa.org
Worship: 9am
Pastor: Mark Menacher, PhD.
We thank you for your service!

Election season: What servicemembers need to know

by Sgt. Amanda McLean
Army News Service

WASHINGTON - For all servicemembers, navigating between personal political views and their duty to be apolitical, can be a delicate balancing act.

With campaign season here and political polarization increasing, service members need to be aware of political activities in which they may and may not engage.

“Maintaining the hard-earned trust and confidence of the American people requires Soldiers to avoid any action that could imply endorsement of a political party, political candidate, or campaign by any element of the Army,” said Donald Lobeda, associate deputy general counsel, Army Office of the General Counsel.

The Department of Defense Directive 1344.10 serves as the guiding principle for active-duty military personnel on how to maintain the armed forces as an apolitical force.

Military personnel are permitted to participate in political activities, such as exercising their right to vote and attending political events as spectators- as

long as they are not in uniform. However, servicemembers are subject to restrictions involving political activities. For instance, active-duty members may not campaign or speak for a partisan political candidate.

Active-duty military should also keep these three things in mind when engaging in political activities:

1. Don't engage in political fundraising. Servicemembers may not solicit, accept, or receive political contributions at any place or at any time.

2. Servicemembers may not be a nominee or candidate for any civil office unless the Secretary of the Army grants permission.

3. Whether Army, Navy, Air Force, Space Force or Coast Guard Marine Corps, no service resources are allowed to be used for political activities or to conduct political activities in the workplace.

“Bottom line is that all servicemembers should avoid conduct that might cause a person to think that their political activities imply, or appear to imply, military service sponsorship, approval, or endorsement of a political candidate, party, cam-

paign, or cause,” said Lobeda.

Active-duty military should use discretion and carefully consider the potential consequences

of their actions pertaining to politics, whether they are on-duty or off-duty, whether they are engaged in conduct on-line or in the real world.

GET STARTED ON YOUR PCS MOVE

CALL FFSC TODAY
866-923-6478

The Center

MyNavy Family Mobile Application

Updated 2024

An official U.S. Navy mobile application produced by MyNavy HR IT Solutions

What is the MyNavy Family app?

The MyNavy Family application combines authoritative information from a wide range of websites into a single convenient application for Navy families. New resources and links continue to be added.

Download MyNavyFamily app by visiting applocker.navy.mil



Join Us in Shaping
San Diego's Workforce



August 1–August 28

The San Diego Workforce Partnership is developing a Strategic Vision 2030 Plan and **your feedback can make a difference**. Multiple community forums will take place around the region, making it easy to find one near you. Have your voice heard and help shape the future of work in San Diego.

Register today at workforce.org/strategicplanforums scan the QR code:



CAD/CAM OR DENTAL ASSISTING COURSES

California Dental Certifications

MYCAA

Get Certified in 4 weeks!

Free with MYCAA Grant

(858) 722-8504

WWW.DENTALCERTIFICATIONS.COM

STOP IN TODAY!

AMVETS THRIFT STORE OCEANSIDE

Committed to Serve... Those Who Have Served

- We offer 40,000 clothing items in our store
- 10,000 miscellaneous items on our floor daily
Games • Furniture • Jewelry • Houseware • Books • Music • More
- Shop and donate every day of the week

AMVETS THRIFT STORES

Oceanside
1527 Mission Ave
(760) 286-8880
Open 7 days a week 9am-7pm

AMVETS is a 501c3 non-profit organization that generates revenue for our mission to help the American veteran community. Every purchase made in our store gives AMVETS the ability to positively impact a veteran that needs support in our community!

Local Military

U.S., allies execute Pacific Dragon 2024 exercise

PACIFIC OCEAN - Allied navies joined the U.S. Navy and the U.S. Missile Defense Agency to conduct the Pacific Dragon 2024 (PD24) ballistic missile defense exercise earlier this month, in waters around the Hawaiian Islands.

Pacific Dragon, hosted by U.S. 3rd Fleet, is a biennial exercise designed to improve participating forces' ability to work together to track and intercept ballistic missiles. Participating forces conducted live-fire and simulated ballistic missile intercepts and tracking events with the goal of exercising, refining and improving their integrated air and missile defense (IAMD) capability in a coalition environment.

PD24 was the first to use a new and improved target called an Integrated Air and Missile Defense Target (IAMD-T). An IAMD-T is a semi-guided target designed to trigger and engage terminal ship defense combat systems, such as Standard Missile (SM)-2 and SM-6.

Participating units and assets included HMAS Sydney (DDG 42) and E-7A from the Royal Australian Navy, ITS Montecuccoli (P432) from the Italian Navy, JS Haguro (DDG 180) from the Japan Maritime Self-Defense Force, ROKS Yulrok Yi I (DDG 992) from the Re-

public of Korea Navy, HNLMS Tromp (F803) from the Royal Netherlands Navy, an MQ-9 from the 163rd Attack Wing of the California Air National Guard, and USS Carl M. Levin (DDG 120), USS Kidd (DDG 100), USS Shiloh (CG 67), as well as a P-8A from the U.S. Navy.

"Through exercises and engagements like Pacific Dragon, we improve system interoperability and tactical procedures with our allies and partners. Combined operations and Integrated Air and Missile Defense tracking and live-fire events improve our proficiency and contribute to maritime security."

- Vice Adm. John Wade
commander, Third Fleet

An integral part of U.S. Pacific Fleet, U.S. Third Fleet operates naval forces in the Indo-Pacific and provides the realistic, relevant training necessary to execute our Navy's role, in support of U.S. Indo-Pacific Command and the joint force, across the full spectrum of military operations - from combat operations to humanitarian assistance and disaster relief.

U.S. Third Fleet works with allies and partners to advance freedom of navigation, the rule of law, and other principles that underpin security and a free and open Indo-Pacific.

WARRIORS AND WARFIGHTING:



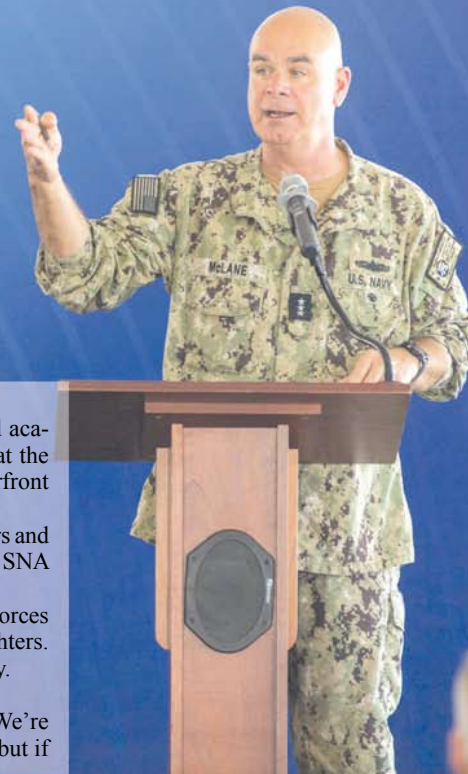
SURFACE NAVY ASSOCIATION WATERFRONT SYMPOSIUM 2024

by Joseph Millar, Naval Surface Force, Pacific Fleet
SAN DIEGO – Leaders from across the Navy, business, and academia gathered to discuss the future of naval surface warfare at the fifth annual Surface Navy Association (SNA) West Coast Waterfront Symposium on board Naval Base San Diego Aug. 14-15.

The theme of the professional development event was "Warriors and Warfighting," which drew inspiration from the focus of January's SNA National Symposium, "The Fight, The Force, The Future."

Vice Adm. Brendan McLane, commander, Naval Surface Forces delivered keynote remarks centered on warfighting and warfighters. He discussed the competitive edge our Sailors deliver every day.

McLane reinforced the Surface Force North Star 75. "We have get the North Star of 75 right," said McLane. "We're fighting in the Red Sea now. Our ships have a deterrent effect, but if



that fails, we have to be ready to fight anywhere in the world, and that's going to take 75 ships at a minimum."

The Surface Navy Association was incorporated in 1985 to promote greater coordination and communication among the military, business, and academic communities who share a common interest in naval

surface warfare and to support the activities of Surface Naval Forces. The SNA is dedicated to recognizing the continuing contributions of the United States Navy and Coast Guard's surface forces, showcasing professional excellence within the surface naval forces, dealing with the challenges faced by surface naval forces, nurturing communication among military,

academic, and business communities, enhancing and preserving the heritage of the surface naval forces, and providing forums on professional matters affecting the surface naval forces.

The mission of CNSP is to man, train, and equip the Surface Force to provide fleet commanders with credible naval power to control the sea and project power ashore.

Vice Adm. Brendan McLane, commander, Naval Surface Force, Pacific Fleet, delivers the closing keynote speech during the Surface Navy Association's (SNA) Waterfront Symposium Aug. 15. U.S. Navy photo by MC1 Kelby Sanders

El Indio
Mexican Restaurant and Catering

Family Owned & Operated Since 1940

Best Mexican Food in San Diego

Free Parking! 10% Military Discount

3695 India Street • www.elindiosandiego.com • 619-299-0333
Open Daily 9am - 8pm

Veterans Helping Veterans

DO YOU HAVE Medicare but your needs have changed?
ARE YOU TURNING 65?
Are you TRICARE or a Veteran using VA Benefits?
ARE YOU A SENIOR?
Do you have Medicare Part A & B?
YES! Then you are **ELIGIBLE** up to Additional \$125/mo. added to your **S.S.**

DENTAL PLAN \$13/MO. • \$3000 BENEFIT

Vince Parra • 619-763-2425
SERVING ALL OF CA. • CA LIC: 0M89123

Medi-Cal: Do you qualify? \$174/mo. added to your **S.S.**

YOU DESERVE JUSTICE, FAIRNESS & A DEDICATED ATTORNEY

DUI and Criminal Defense
Free Case Evaluations and
24/7 Availability

WE OFFER A MILITARY DISCOUNT

Providing an honest evaluation of your situation
619.200.2808 • MichaelKernLaw.com

VETERAN
COMPENSATION SERVICES

VETERANS WITH LESS THAN 100% VA RATING WE CAN HELP YOU!

- ✓ Risk-Free Consultation
- ✓ Experts in VA Documentation
- ✓ Veteran Friendly Doctors
- ✓ Over 95% Success Rate
- ✓ Thousands of Veterans Served
- ✓ Experienced A+ Rated with BBB

www.VeteranComp.com

Where All Your Pipe Dreams Come True!
www.edhansonsmuffler.com

ED HANSON'S
MUFFLER SERVICE

Proudly serving our Military since 1985!

10% Off
MILITARY DISCOUNT
(up to \$50 for active & retired) with valid ID.

3916 N. Barcelona
SPRING VALLEY, 91977

*Factory *Custom *Repairs
*Complete Replacements

(619) 698-7030

FREE INSPECTION



Somerset Sailors man the rails as the ship transits through San Diego Bay Aug. 13. U.S. Navy photo by MC2 Evan Diaz

USS Somerset returns home after Indo-Pacific deployment

by Lt. Zachary Anderson

SAN DIEGO – Sailors assigned to San Antonio-class amphibious transport dock USS Somerset returned home Aug. 13 after a seven-month deployment with embarked Marines from the 15th Marine Expeditionary Unit in the U.S. 7th and 3rd Fleet areas of operations.

More than 1,400 Sailors and Marines participated in a wide range of joint and combined exercises, showcasing the ready and responsive combined-arms team of the Navy and Marine Corps, capable of responding quickly and decisively to a wide array of military operations.

“Somerset’s motto is ‘courage through adversity,’ and I can think of no crew that better exemplifies that ethos than the combined Navy-Marine Corps team that have called this ship home for the past seven months,” said Capt. Andrew Koy, the ship’s skipper. “I have no doubt that the numerous multilateral exercises in which Somerset participated played a key role in strengthening international partnerships and alliances throughout the Western Pacific.”

Exercises such as Cobra Gold, Tiger Triumph, Balikatan, Cooperation Afloat Readiness and Training Indonesia, Tiger Strike, and Rim of the Pacific 2024, reinforced America’s commitment to allies and partners throughout the Indo-Pacific region and increased force interoperability.

After setting sail in January, Somerset participated in Exercise Cobra Gold 2024, the 43rd iteration of the largest joint exercise in mainland Asia. Taking place in Thailand, U.S. Marines from the 15th MEU were able to conduct two community relations events, demonstrating their commitment to the region, as well as a unit-level training rotation alongside Republic of Korea and Royal Thai Marines, enhancing interoperability.

“The hard work demonstrated at CALFEX (combined arms live fire exercise) is a tangible

demonstration of the collective strength and focus we have when working with our allies and partners,” said Marine Corps Lt. Col. Lindsay Mathwick, commanding officer of Combat Logistics Battalion 15, 15th MEU, and commander of troops aboard Somerset. “Seeing the synchronization and communication with our combined and joint forces at work throughout these two weeks of training shows how important exercises like Cobra Gold are to our development as a force.”

From Thailand to India, Somerset followed up Cobra Gold by participating in Tiger Triumph 2024, marking the third time U.S. and India came together for the exercise. Forces operated near Visakhapatnam and Kakinada, India, and focused on advancing large-scale joint and combined interoperability for humanitarian assistance and disaster relief operations, as well as work through standard operating procedures between the combined and joint forces.

The exercise included a harbor phase followed by a sea phase where U.S. and Indian forces practiced combined operational maneuvers, command and control, and joint sustainment operations. Somerset was joined by a P-8A Poseidon maritime patrol and reconnaissance aircraft from Patrol Squadron 4, destroyer USS Halsey (see story, page 1), along with Army and Air Force assets.

Exercise Balikatan, a combined exercise featuring French, Australian, U.S., and Filipino service members, reinforced America’s longstanding, strategic partnership with the Philippines and partner nations. Over a three-week span, partner nations’ forces trained shoulder-to-shoulder at locations throughout the Republic of the Philippines to increase proficiency in maritime security, amphibious operations, combined arms, aviation operations, and information and cyberspace operations.

See navy.mil for more Navy news.

Journey

continued from page 1

Additionally, as the assistant command diversity officer, she championed diversity and workplace equality.

Her journey toward becoming a chaplain began in February 2023 when she learned about the Chaplain Candidate Program Officers. Parker-Ansah submitted her package for the program in April 2024, marking a new chapter in her career. She aims to bridge healthcare and chaplaincy in the Navy, leveraging her background as a registered nurse and her advanced degrees in healthcare administration and divinity. Her passion for ministry and healthcare uniquely positions her to address mental health issues among service members, including reducing suicide rates.

“I was drawn to this field because I want to impact the lives of our Sailors by providing a safe space for them to express their concerns without judgment,” she said. “I have a passion and call to ministry, so I intend to touch their lives by sharing my experience and faith with them. I specifically want to help reduce mental health related issues like suicide.”

She also recollects a commitment she made in the past after a tragic experience before joining the Navy. While visiting her family in Ghana, a gang of armed intruders breached into her family’s home that claimed the life of her grandmother.

“With guns pointed into our heads, I prayed to God to keep us alive in exchange for my service to Him (God),” Parker-Ansah said during her remarks. “Standing here before you this morning is a testament I’ve dedicated my soul in the business of saving souls.”

Parker-Ansah is supported by her husband, Daniel and their two-year-old son Damian. One of the biggest challenges she faced in her Navy career was giving birth to her son in the absence of her husband, managing the demands of work and school on her own. These experiences have revealed her strength and resilience, further motivating her to pursue her goals.

“My beloved son, Damien, you make all the hassle worth it,” she said during her commission-

ing ceremony. “Thank you for choosing me to be your mother. I really found the strength I didn’t know I embodied. I hope someday when you’re old enough, you will be proud of me. My handsome and gentle husband, thank you so much for standing by me. You are my gift from God wrapped in human form, and I love you dearly.”

Her mentors, Chief Hospital Corpsman Rashanta Pippins, NMFPs command senior enlisted leader, and Cmdr. David Alexander, NMFP’s force chaplain have been instrumental in guiding her.

“NMFP really is home for me,” Parker-Ansah said. “This command gave me all the necessary tools I needed to succeed in my career. The leadership was amazing and shaped me into the best version of myself. This command is indeed a family, and I will forever cherish you all.”

Alexander praised her steady, deliberate pursuit of her dream and her deep spiritual life, which he believes makes her an excellent addition to the Chaplain Corps.

“I am impressed by the spirit in which she has pursued her dream,” Alexander said. “She has been steady, deliberate, patient, and singularly focused. Nothing was going to keep her from this path, and she accepted the adversities that came calmly without breaking her stride. She loves people and wants to help them flourish. Also, she possesses a deep spiritual life. In those two attributes, she has everything she needs to set out on this path.”

Parker-Ansah envisions completing her Divinity Program and pursuing certification in Clinical Pastoral Education. As a member of the Chaplain Corps, she aspires to be a beacon of hope and resilience, providing spiritual guidance and support to those in need.

Parker-Ansah’s commissioning reflects the Chaplain Corps’ mission and the enduring legacy of chaplains who have served with honor since 1775.

“Some folks who know my background are asking why a nurse would want to be a chaplain,” she said. “To those folks I say, when God calls, all you have to do is answer.”

Submarine Squadron 11 holds change of command

by Petty Officer 1st Class Tiarra Brown

Commander Submarine Squadron 11

Capt. Will Wiley relieved Capt. Kenneth Douglas as Commander, Submarine Squadron 11 (CSS-11) in a change of command ceremony held aboard USS Hampton (SSN 767) at Naval Base Point Loma recently.

Rear Adm. Richard Seif, commander, Submarine Force, Pacific Fleet, was the guest speaker “The legacy Ken leaves behind at Squadron 11 is his pursuit of warfighting readiness and agility for support organizations on Point Loma, key enablers for our submarines at the tip of the spear, and the many accomplishments of his team of over 1,300 Sailors, five fast-attack submarines, a floating dry-dock, and Navy’s undersea rescue unit,” said Seif. “Thank you for your steadfast leadership, and we wish you and your family all the best in D.C., where you will support our entire submarine community.”

Wiley addressed his staff for the first time as the new commander.

“This squadron has an incredible reputation in our community, and after observing this staff in action, it is easy to see why,” Wiley said. “I am excited about the road ahead for Squadron 11 and I feel blessed to get to be part of this team of warfighters.”

Marine, Sailors awarded for saving Marine’s life

by 2nd Lt. Brian Goss, 2d Marine Division

MARINE CORPS AIR GROUND COMBAT CENTER TWENTYNINE PALMS – One Marine and three Sailors were awarded Navy and Marine Corps Commendation Medals for their meritorious achievements during a ceremony aboard Camp Wilson Aug. 11.

The servicemembers acted swiftly when an incident occurred on a live-fire range during Service Level Training Exercise 5-24, in July. Their actions directly aided in saving the life of a Marine while awaiting a helicopter evacuation to a nearby hospital. The Marine was treated and subsequently released to recover alongside his family. The Marine and his family video-called with the command during the award ceremony.

Maj. Gen. David L. Odom, Commanding General of 2d Marine Division awarded the service members during his visit here. Lt. Col. Ted Driscoll, Commanding Officer of 1st Battalion, 2d Marine Regiment, 2d MARDIV, demonstrated his gratitude toward the awardees by saying, “The immediate and responsive actions of our Marine and Sailors exemplify the professionalism and readiness that we value as a unit. Because of their swift actions, a Marine is still alive and on the road to recovery.”

The recipients of the awards were Cpl. Cullen Potter of Dripping Springs, Texas; Hospital Corpsman 3rd Class Petty Officer Carlos Calvillo of Banning, Calif.; Hospital Corpsman 2nd Class Petty Officer Jonathan Wegner of St. Louis, Missouri; and Hospital Corpsman 1st Class Petty Officer Efrain Barrera of Coalinga, Calif. All are assigned to 1st Battalion, 2d Marine Regiment, 2d MARDIV.



Where summer really races by.

DEL MAR

BREEDERS' CUP
2024 & 2025

JULY 20 - SEPTEMBER 8

FREE Admission to all Active Personnel

FREE & EASY THURSDAYS



Get FREE admission, program and seat, plus 40% off 16 oz. Michelob ULTRA, Brandt Beef hot dogs and sodas at concession stands with FREE Diamond Club membership.



FRIDAY HAPPY HOUR UNTIL 5 PM

Half off Del Mar Signature Drinks every Friday at select locations. We'll drink to that!

SATURDAY, AUGUST 17



Breeders' Cup Giveaway

Get a free, branded 12 oz. stainless steel, hot and cold Travel Tumbler with each paid admission, while supplies last.

SATURDAY, AUGUST 24



An epic celebration of New Orleans culture with Cajun cuisine, themed drinks, music, mini parade and more.*



SATURDAY, AUGUST 31



\$1,000,000 FanDuel Racing Pacific Classic

Don't miss Del Mar's only \$1 million purse for 3-year-olds & up. A "Win And You're In" race for the Breeders' Cup Classic. The day features five graded stakes races.



SUNDAY, SEPTEMBER 1



FAMILY FUN DAY

Free activities for the whole family including bungee trampolines, rock climbing walls and more. FREE admission for kids under 18 with a parent or guardian.

* Paid ticketed event

Scan for tickets and more event information.



PHOTO GALLERY

FLARE FLIGHT



PACIFIC OCEAN (Aug. 1, 2024) A Marine Corps AH-1Z Viper attached to Marine Medium Tiltrotor Squadron (VMM) 165 (Reinforced) dispenses flares while conducting threat counter tactics training over the Pacific. The aircraft launched from amphibious assault ship Boxer. U.S. Marine Corps photo by Lt. Col. Michael Harper



TREE TRIMMER DEDEDO, Guam (Aug. 6, 2024) Personnel Specialist 2nd Class Elaina Owen with aircraft carrier USS Abraham Lincoln trims trees during a community relations project with Island Girl Powerhere. U.S. Navy photo by MC3 Valerie Morrison

NAVAL BASE SAN DIEGO (Aug. 15, 2024) Capt. Wayne P. Liebold (left), commanding officer of amphibious assault ship Essex, speaks with Rear Adm. Robert Nowakowski, deputy commander, Naval Education and Training Command, during a visit here. Essex is conducting a maintenance period to upgrade and refurbish many key systems U.S. Navy photo by MC2 Isaak Martinez



The best Festivals are coming up! Be ready to stun with our hottest festival wear. We have it all from bikini tops and bottoms, skirts, pasties, glitter, shoes and much much more

DEJA VU LOVE BOUTIQUE

**2130 Industrial Ct., Vista, CA 92081
866-711-0425**

Shop online at www.dejavuloveboutique.com
Hours: 10am-10pm 7 Days a Week

Military Discount 20% Off

With valid military ID. Some restrictions may apply. Not valid on any sale items. Not valid with other offers or prior purchases. Exp. 9/13/24



by Jan Wagner

Sadly, the Disney magic is fading

online cues, and spending hundreds of dollars months before D23, just to buy a badge.

Security for D23 was extremely strict, and there were long lines. Despite long waits inside for panels and presentations — often in lines that barely moved — small, fully collapsible, lightweight stools that would easily fit in a backpack were not even allowed inside the Anaheim Convention Center for people with disabilities. Security said to throw them out or leave — no exceptions.

D23 has grown so popular that its three major, end-of-the-day, extra-cost events were, for the first time, moved offsite, from the arena at the Anaheim Convention Center to the much larger Honda Center — a location which necessitated a drive to reach. For most, this meant spending some of their limited time at D23 waiting in lines to take shuttle bus rides.

Even though guests had been shopping all day and accumulating free stuff, bags larger than 5x9x2 inches were absolutely prohibited inside the Honda Center.

The stage was at one end of the huge Honda Center, too far away for thousands of fans to see more than an overview of the presentations. However, we served as a spectacular visual backdrop for the national audiences of ABC's nightly TV newscast.

Reaching our thousands of expensive seats at the upper periphery of that massive arena required climbing up precariously steep stairs, high above and far away from the presentations' stage. While climbing up to the dizzying height of my seat, I nearly fell more than once. Once there, only one much-too-distant video screen that was

located near the stage provided what was a hard-to-see, very inadequate view of the celebrities on-stage for the Disney Legends Awards Ceremony.

In addition to the strict no-bag rule at the Honda Center, we were not allowed to bring in cameras! As I feared, even the longest lens on my iPhone did not zoom in nearly enough to take recognizable pictures of the celebrities on the stage, to share with you in "AutoMatters & More."

After the presentations were over, thousands of guests were once again stuck in long, slowly moving lines — this time to board shuttle busses that would return them to the Anaheim Convention Center.

Likewise, the magic has also been fading from the guest experience at the Disney theme parks, which was the envy of the industry. Gone is the free FastPass option - access to shorter lines, select rides. That was replaced with PAID options. Guests with physical disabilities used to be able to register for Disney's Disability Access Service, which enabled them to get one-at-a-time attraction return times, instead of having to wait in long, slowly moving lines. Now only guests with developmental disabilities like autism are included in DAS. If you're disappointed with Disney too, tell them. Maybe they will listen and improve.

To explore a wide variety of content dating back to 2002, with the most photos and the latest text, visit "AutoMatters & More" at <https://automatters.net>. Search by title or topic in the Search Bar in the middle of the Home Page, or click on the blue 'years' boxes and browse. Copyright © 2024 by Jan Wagner - AutoMatters & More #850r2

The Meat & Potatoes of Life



by
Lisa
Smith
Molinari

"Dad!" our daughter, Lilly, yelled down the back stairs recently, "Did you deposit my check?"

"I'll do it now!" Francis bellowed back from our kitchen island. Lumbering to standing with a dramatic groan, he plodded to the countertop where we keep our mail.

Our family's mail system consists of separating daily mail into piles: each of our five family members, periodicals, and junk mail. In our unspoken marriage contract, my husband, Francis, has always been the one to manage bills and banking for the family, so the vast majority of our mail gets plopped into a wooden box on the countertop designated for him.

I go wall-eyed at the mere mention of mathematical calculations, so my mail tends to be somewhat non-essential — mostly solicitations from charity organizations, grocery store fliers, and the odd magazine. Although two of our three young adult children have flown the coop, we still get mail for them all occasionally, which we sort and tuck into kitchen cubbies originally built for wine bottles.

Francis reached into Lilly's cubby and plucked out the paycheck she receives every two weeks from her job as a hospital student nurse. Positioning Lilly's check on the countertop, he took his cell phone out of his gym

From passbooks and lollipops to banking on kitchen countertops

shorts and held it in the air above the check. With a digital "SNAP!" sound effect, the deposit to Navy Federal Credit Union was complete.

Modern technology is simply mind-boggling, but especially for those of us born before the Digital Age. It seems so much of today's world operates like magic in a vague, invisible ether. There's online banking, cloud computing, robo-investing, machine-learning algorithms, artificial intelligence, voice banking, digital signage, block chain, PayPal, Venmo, Bitcoin, and cybersecurity for data breaches. None of these items are physical. Rather, they exist in that preternatural space only accessed by humans through computers and smartphones.

Although I embrace modern conveniences, they are often difficult to fathom, because I grew up in a time when transactions were grounded in concrete equipment and tangible processes I could see, hear and touch.

I clearly recall sitting unbelted in the passenger's seat of my mother's humongous sedan as she pulled into Savings & Trust Bank in my hometown. The teller behind the drive-up window was occupied with another customer, so Mom drove carefully into the second lane and jammed the naugahyde handle of the angled stainless steel gear shifter into park.

Digging into her pocketbook — usually packed to the gills with her glasses case, a bottle of Jergen's lotion, a hairbrush, Wrigley's gum, crumpled tissues, a powder compact, various lipsticks, pens with chewed

caps, and prior to 1977, a pack of Taryton 100s — my mother pulled out her long wallet and unfastened the side containing her checkbook.

While snapping gum in her back teeth, Mom carefully filled out a slip for three checks she was depositing, then wrote a check from her own checkbook to "Cash" for \$100 and endorsed all the checks in her perfect first-grade-teacher cursive. Just outside the driver's door was a brick column with a metal mounted box on it. Mom took a perforated envelope from a slot on the box and placed her papers inside. Next, she pulled a plastic cylinder out of the box. Opening the tube, she put her papers inside along with her bank passbook, a small faux-leather booklet with a running tab of Mom's deposits and withdrawals.

Placing the tube back into the box — "THWUMP!" — it disappeared. Inside the drive up window, we could see the teller open the tube and take out Mom's papers. The teller gave us a wave and a smile, before returning the tube. Once we heard it clunk back into the box, Mom opened the tube to find her updated passbook, an envelope of crisp twenty dollar bills, and a bright orange lollipop for me.

As a kid, I thought that vacuum tube was the epitome of modern technology.

Lilly, who has never written a check or filled out a deposit slip, called "Thanks Dad!" on her way out the door to meet friends at the beach. I envied Lilly's carefree lifestyle, free of banking errands. But at the same time, I felt lucky to have received all those lollipops.

Veterans News

Disability income for veterans will no longer disqualify them from rental assistance

by Linda F. Hersey
Stars and Stripes

WASHINGTON - Veterans whose monthly disability checks from the Department of Veterans Affairs disqualified them from receiving federal housing subsidies based on income restrictions will become eligible for the rental assistance under a rule change announced Aug. 8.

Changes to the Veteran Affairs Supportive Housing program — jointly run by the VA and the Department of Housing and Urban Development — will provide the rental vouchers to homeless veterans previously denied the subsidy because their monthly disability checks exceeded income limits, according to the VA.

"For a very small percentage of homeless veterans, the amount of VA service-connected benefits received due to the severity of their disabilities results in the veteran being over the low-income limit," Terrence Hayes, the VA press secretary, said Thursday.

A veteran with a 100 percent disability rating who has a spouse and child as dependents receives approximately \$49,000 in disability compensation annually, according to the VA.

Under the rule change, the

disability payments will not be counted against veterans applying for "permanent supportive housing" based on income restrictions through the program, known as HUD-VASH.

To qualify for the rental assistance, annual household income cannot exceed caps determined by HUD that vary based on family size and region of the country.

Eligibility restrictions for veterans will be set at 80 percent of area median income, rather than the current 50 percent of area median income, HUD said.

"The use of this higher initial income eligibility threshold is currently optional, but HUD is now making this increase mandatory," according to the agency.

For example, 80 percent of the area median income for Los Angeles is \$77,700 for a one-person household in 2024, while it is \$46,800 in Jackson, Miss.

In addition, HUD will send \$20 million to 245 public housing agencies to help disabled veterans with security deposits on apartments, recruit more landlords to participate in the voucher program and provide mediation services for tenant-landlord disputes.

There are approximately 84,000 veterans assisted by HUD-VASH and another 1,700 veterans with vouchers are in search of rental housing, according to HUD.

The vouchers can be used for apartments on the private market, as well as public housing for low-income tenants, HUD said.

A trial is underway this week in the U.S. District Court in the Central District of California over the VA's pace in developing low-income housing for disabled veterans on a 388-acre campus in west Los Angeles.

The new policy also comes on the heels of a federal court ruling in California that the VA discriminated against homeless veterans by disqualifying them for subsidized housing based on disability income. Veterans with more severe disabilities receive higher benefits.

Attorneys representing homeless veterans said Judge David Carter's ruling in the case led to the rule change.

"It took a lawsuit from unhoused veterans with disabilities and a ruling by a federal judge declaring HUD's policy unlawful and discriminatory to get the Department of Housing

and Urban Development to announce a major policy change that will alter the way it counts veterans disability payments when assessing eligibility for affordable housing," said Mark Rosenbaum, an attorney with Public Counsel, a nonprofit law firm representing the homeless veterans.

By counting disability payments as income, HUD and the VA had prevented the most disabled veterans with the greatest need from qualifying for low-income housing, according

to Public Counsel.

However, a veteran's total income — including monthly VA disability compensation — will be considered when a tenant's monthly rent payments are determined based on a sliding-fee scale, according to the VA.

Under the voucher assistance program, a tenant pays at least 30 percent of his or her adjusted family income for an apartment, with HUD covering the difference.

Veterans who qualify for the HUD-VASH program are given a minimum of four months, or 120 days, to find an apartment after being accepted into the program.

The "permanent supportive housing" that disabled veterans qualify for in the program refers to the monthly rental assistance plus case management services that connect them with other benefits, including health care and help with basic expenses, including groceries and utilities.

LEER SNUGTOP TRUCK COVERS

Your source for LEER, the undisputed leader in truck cap and tonneau styling, function and design. We can fit virtually any truck on the road including YOURS!

SPRAYLINER SPECIAL \$449

Shortbed

\$100 OFF

NEW CAMPER SHELLS

Cannot be combined with any other offer.

Military SPECIALS

\$50 OFF

HARD TONNEAU COVER

Cannot be combined with any other offer.

2 LOCATIONS TO SERVE YOU

7161 Engineer Rd. • San Diego

858-279-0240

26540 Jefferson Ave. • Murrietta

951-304-0285

CLASSIFIED ADS

ARMED FORCES DISPATCH CLASSIFIEDS

To place your ad, please call the Classified Advertising Department at (619) 280-2985.

ATTORNEYS

DUI & Criminal Defense

Free Case Evals • 24/7 Availability
• DUI's • Drug Offenses
• Domestic Violence • Assault/ADW
• Restraining orders
MichaelKernLaw.com
619.200.2808

JWB Family Law

15% military & spouse discount
• Divorce • Child Custody/Visitation
• Child and Spousal Support
• Asset and Property Division
www.JWBFamilyLaw.com
619.234.6123

AUTOS FOR SALE

2017 MUSTANG GT. Premium performance pack, 48,250 miles, white w/black interior, very clean, manual transmission, all stock. Moving and selling my Sunday driver. 760-473-7983.

CATERING

We can cater your event with the "Best Mexican food in San Diego!" Military Discount. El Indio 619-299-0333

CHIROPRACTIC

NuSpine
CHIROPRACTIC
EXCLUSIVE MILITARY PRICING
4 Visit Membership for \$69/month (\$20/month savings or regularly \$89)
2530 Vista Way, Ste P
Oceanside • (760) 600-5553

ESTATE SALE

PT LOMA – Name your price Estate Sale. Everything goes! August 24 & 25 1-3pm. 3943 Atascadero Dr. Furniture, dishes, tools, bikes, sports & knik-knaks.

HELP WANTED



A Veteran-Owned Business

Providing
In-Home Care
for San Diego

Call Today to Learn More
760-908-8408

Newspaper delivery driver for news racks, stands, countertops, etc. in south San Diego area 2 Thursday mornings a month. Must have clean driving record, dependable car w/insurance, base access. 619-280-2985.

GOSPEL PIANIST/KEYBOARDIST wanted for Pentecostal church Sundays 10am-12pm. \$35 per/hr. Call 619-414-8251. Visit - www.hopeformed.org

USS Midway Museum is recruiting volunteers for docents, air craft restoration, ship restoration and safety. www.midway.org/give-join/volunteers/volunteer-opportunities/

REAL ESTATE

Military Relocation Professional

Stephanie Love-Payne
Realtor® MRP, SRES®

BERKSHIRE HATHAWAY | California HomeServices Properties

First-Time Buyer Consultation
2060 Otoy Lakes Rd. #150
Chula Vista, Ca 91913
858-583-8470
stephanie.lovepayne@bhhsca.com
DRE #02134782
A member of the franchise system of BHHAffiliates, LLC

RENTALS APARTMENTS

CORONADO – Lovely, quiet, classic, furnished 1BR/1BA. Terrace with beautiful view. All utilities included. W/D on premises. \$3250/mo. 619-435-8738 or 619-756-1479.

ESCONDIDO – 1BR/1BA, Military welcome! Move-in special if qualified. \$1995/mo. 619-205-9684. Marina_essex@yahoo.com

AVAILABLE NOW!!!

1, 2 or 3 BR's
Apartments, Townhouses
& Houses

MOVE-IN SPECIAL! LEADINGHAM REALTY

1062 Palm Ave., Imperial Beach
619-424-8600

PACIFIC BEACH – 1BR/1BA 1 block to bch, remod kitch & bath, dw, ceil fans, garden wind. 851 Diamond. \$1790-\$1970/mo 2per. \$300 rebate. 760-829-3083.

RENTALS CONDO

MISSION VALLEY – 1BR/1BA Condo. Nr Snap Dragon & I-15. Complex features: pool, jacuzzi, Indry & game room. 2 cvrd pkg spaces. \$2000/mo. Agt Gary 619-993-8856. Dre. #00466730.

RENTALS HOUSE

ENCINITAS – 3BR/2.5BA 1800sf 2 car atchd gar, fenced bkyrd. West of I-5. Close to Moonlight Bch. \$6500/mo. Incld gardner & pest control. Agt Gary 619-993-8856. Dre. #00466730.

RENTALS ROOM

IMPERIAL BCH – Furn. Nr bch, male only, frig in room, full use Indry & kitchn. No smoking, pets or overnight guests. \$1400/mo. 619-424-6133.

RENTALS STUDIOS

ESCONDIDO – Spacious studio on 1 acre of land, Military welcome! Move-in special if qualified. \$1795/mo. 619-205-9684. Marina_essex@yahoo.com

OTAY MESA – New studio, no pets, no smoking, Indry. Desirable neighborhood, transportation closed \$1350/mo. 619-808-1068.

THRIFT STORE

AMVET
NEW STORE
NOW OPEN
IN OCEANSIDE
40,000 clothing items &
10,000 miscellaneous
items on our floor daily!
1527-A Mission Ave., Oceanside
Just east of I-5
(760) 286-8880
Open 7 days a week 9am-7pm
Sales support veterans & their families

MOVIES AT THE BASES

MOVIE SCHEDULES ARE SUBJECT TO CHANGE SO PLEASE CHECK THE WEB SITE DAY-OF TO MAKE SURE THE TITLE AND TIME ARE STILL CORRECT...

<https://sandiego.navylifefsw.com/> select movies at dropdown menu on left
<https://miramar.usmc-mccs.org/dining-entertainment/movies>
<https://pendleton.usmc-mccs.org/dining-entertainment/theater>

NBSD and Lowry Theater Policy

- Outside food and beverage are NOT permitted: Sales from the snack bar support the movie program.
- These Theaters are cashless facilities. Debit and credit cards accepted only.
- Premium Offerings
 - Audiovisual assistive equipment available to customers at the front counter.
 - Handicap seats and child booster seats are available.

Movie Rating System

- G – General audiences ALL ages admitted.
- PG – Parental guidance suggested some material may not be suitable for children.
- PG-13 – Parents strongly cautioned some material may be inappropriate for children under 13.
- R – Restricted under 17 requires accompanying parent or adult guardian.

SOCIAL SECURITY MATTERS

Why is there a Social Security Earnings Limit?

Dear Rusty: I try to read your article in the Carmichael Times each week and appreciate the information you provide. I am 62 and considering my retirement options and when I should do that to get the most benefit. I understand my full retirement age is 67, but what I don't understand, and I hope you can answer, is why there is such a thing as the Social Security earnings limit? I know that if I was to retire before 67, my benefits would be reduced. But since I have been paying into SS for 45+ years, and that money is technically money I have earned, why does SS care if I make more than the earnings limit? It doesn't affect them or my benefits. Can you tell me about the reasoning behind the earnings limit? I will, for many years after "retiring," continue working in my field.

Signed: Working American

Dear Working American: This is a great question and, as a point of interest, our parent company, the Association of Mature American Citizens (AMAC), advocates doing away with Social Security's earnings test which affects those collecting benefits before reaching their SS full retirement age (FRA). In AMAC's view, it discourages people from working and, thus, paying Social Security taxes on their earnings. It is, after all, SS taxes from the earnings of working Americans which largely pays for the benefits provided to Social Security beneficiaries. Eliminating the restriction would tend to improve Social Security revenue and help ease Social Security's current financial stress.

The reasoning behind the earnings test? Well, when Social Security was first enacted in the 1930s, the intent was that Social Security was for retired workers, meant to keep them from poverty in old age. The logic back then was that if a person worked they didn't need Social Security to sustain them, so those who worked could not collect Social Security at all. The current rule, after many adjustments over the years, says that annual earnings for those who collect early SS benefits are limited. If each year's earnings limit (\$22,320 for 2024) is exceeded, Social Security will take away \$1 in benefits for every \$2 over the limit (FYI, the penalty is less severe in the year FRA is attained).

Historical accounts suggest that the reasoning behind the wording in the original Social Security Act - that "No person shall receive such old-age annuity unless . . . he is not employed by another in a gainful occupation" - was quite controversial, except for the fundamental thought that if someone worked they didn't need Social Security. Over the ensuing decades the rule has been softened to provide that only those who collect benefits before their full retirement age (FRA) would have a portion of their SS benefits offset by their work earnings. In any case, the earnings test, in its mitigated form, still persists today. FYI, H.R. 5193 – The Senior Citizens Freedom to Work Act was recently introduced in Congress proposing to repeal the SS earnings test but has not advanced in the legislative process since introduced in August 2023.

In any case, under current rules, if you continue working after your FRA, the earnings test will not apply to you. And, if you lose any benefits before your FRA due to the earnings test, when you reach your FRA you'll get time credit for any months that benefits were withheld, resulting in a somewhat higher monthly payment after your full retirement age.

One final point: if you continue to work after starting your Social Security benefits and your recent earnings are higher than any of those in the inflation-adjusted 35 years used to originally calculate your benefit, your entitlement will be recalculated to give you credit for those higher recent earnings.

Visit our military museums

The Veterans Museum at Balboa Park. The Veterans Museum and Memorial Center is a museum located in historic Balboa Park of San Diego, California. Founded in 1989, it is dedicated to create, maintain, and operate an institution to honor and perpetuate the memories of all men and women who have served in the Armed Forces of the United States of America.

Active duty military, Museum Member, Children under 12: Free
Veterans/Seniors: \$4 • Adults: \$5 • Student ID: \$2
2115 Park Blvd, San Diego (Balboa Park) • (619) 239-2300
<http://www.veteranmuseum.org/>
Hours: Call for current hours (619) 239-2300

MCRD Command Museum & Historical Society. Museum focusing on Marine Corps history from the 19th century to today is also a research library. <https://www.mcrdmuseum.org/>
Free admission • The Pass and ID Center may issue day passes to visitors who wish to visit the museum and do not possess military ID-call (619) 524-4200 for information on base access.
1600 Hochmuth Ave, San Diego, 92140 • (619) 524-4426
Hours: Mon 8am-3pm, Tue-Fri 8-4; Family day 8-5:45; Sat 10:30-5, • Closed Sunday

Marine Corps Mechanized Museum Camp Pendleton. Managed under the auspices of Camp Pendleton's Museum Division Office, the collection of over 50 vehicles ranges from World War I to the first Gulf War. It includes Patton tanks, armored wheeled and tracked vehicles, trucks, jeeps and amphibious vehicles. When coming aboard Camp Pendleton, please ensure that you have a valid photo ID for every vehicle occupant along with current registration and proof of insurance. <https://www.themech.org/>
24194 Vandegrift Blvd, Oceanside, CA 92058. (760) 725-5758
Mon-Thur 8am-4pm, Fri 8am-1pm, Closed Saturday & Sunday

USS Midway Museum. The USS Midway Museum is a maritime museum located in downtown San Diego at Navy Pier. The museum consists of the aircraft carrier Midway. The ship houses an extensive collection of aircraft, many of which were built in So Cal. FREE-Children 5 & under, Active Duty military including reservists (w/valid ID). Adult \$34 (ages 13+). Youth \$24 (ages 4-12). Veterans (w/ID) \$24*Must show ID at entrance.
Open daily 10-5, last admission 4pm. <https://www.midway.org/>

The Ranch House Complex at Camp Pendleton. Listed as the Santa Margarita Ranch House Nat'l Historic Site and as a California State Historical Landmark. Docent-led tours are available by appointment; masks required. Please email your request to: MCB/CAMPEN_history@usmc.mil or phone (760)725-5758 The Camp Pendleton Historical Society is a 501(c)3 organization in support of the base's History and Museum's programs. Go to: www.camppendletonhistoricalsociety.org/ for information. Hours: Open daily 10am-5pm • Last admission at 4pm

SD Humane Society Community Pet Pantry offers help to pet parents in need

San Diego Humane Society is supporting families and their pets who need a little extra help. Through the Community Pet Pantry, anyone can visit our campus locations in El Cajon, Escondido, Oceanside and San Diego between 10 a.m. and 6 p.m., Tuesday through Sunday, to pick up a bag of dog or cat food as well as other supplies as available. No appointment is needed. Tuesday-Sunday | 10 a.m. – 6 p.m.

San Diego Humane Society Campus Locations

El Cajon Campus
1373 N. Marshall Ave.
El Cajon, CA 92020

Oceanside Campus
572 Airport Road
Oceanside, CA 92058

Escondido Campus
3500 Burnet Drive
Escondido, CA 92027

San Diego Campus
5480 Gaines Street
San Diego, CA 92110



**Friends Don't make Friends
Wait in Hot Cars!**

Outside Temp (F)	Inside Temp (F)	
	10mins	30mins
70°	89°	104°
75°	94°	109°
80°	99°	114°
85°	104°	119°

Buffering childhood stress: Safe, secure relationships for better health

All kids feel stressed from time to time. They may worry about friends, homework, or a big test. Stress is normal. But some kids go through extremely stressful or traumatic situations. These can lead to physical and mental health conditions later in life. Scientists are studying the long-term consequences of early life difficulties. And they're looking for ways to protect kids from the health effects.

"Normal stressors, or stressful experiences, that we all experience on a regular basis tend to be things that one can reasonably manage. Or, in the case of a child, with the help of a supportive caregiver," says Dr. Nim Tottenham, a professor of psychology at Columbia University.

"Normal stress is essential in life for growth and learning," explains Dr. Jing Yu, an NIH expert on child development. "Positively adapting to normal stress can promote a child's performance and skill development."

But stress can become toxic if it lasts for extended periods or results from traumatic experiences. For children, examples include physical, sexual, or emotional abuse. Or, it can be growing up in a family with a lot of conflict between people. Living with people who have severe mental health or substance use disorders can also be a cause. So can neighborhood violence, discrimination, and significant poverty. These circumstances can put kids at risk for mental health disorders. They can also lead to academic or social difficulties.

"Children are still developing the skills to respond to stress," Yu says. "When children experience heightened or chronic stress, it can affect their ability to respond. That can have a long-term negative impact on their future health."

Not all kids who face early life difficulties have health issues later on. Positive life experiences and relationships can also shape youth outcomes. Safe, stable, and trusting relationships can help guard against stressful circumstances.

Stress and Adversity

Many people experience extremely stressful or traumatic situations as children. These are referred to as adverse childhood experiences. Studies estimate about 2 out of 3 adults have had one such experience. And nearly 1 out of 6 adults report four or more.

Children who've had four or more adverse experiences are at higher risk for chronic health conditions as an adult. These include heart disease, diabetes, obesity, and stroke. The risk for mental health conditions, like

anxiety, depression, or substance use disorder, is also higher.

"Adversity is the presence of something that shouldn't be there, like abuse," Yu explains. "But it could also be the absence of something good, like parents' care and affection. Children need cognitive stimulation and emotional attention to thrive."

In the past, scientists mainly looked at the number of adversities kids had. Now, they're untangling differences between the types of experiences. For example, some adversities may primarily affect kids' cognitive development. Others may mainly impact emotional or social development.

Yu's team recently studied a group of over 49,000 children. They tracked the type of adversities the kids experienced. Then, they looked at their cognitive functioning at age 7. Their adverse experiences could be grouped into six distinct patterns. For example, some kids only experienced family instability. This involves two or more changes in their family structure. Others experienced family instability, family loss, and poverty together. Each distinct combination of adversities impacted kids' brains differently.

But kids don't all respond to life events in the same way. "It may depend on children's own interpretation of the events and how their brain adapts to them," Yu explains.

Other researchers are looking at the positive outcomes

of overcoming adversity. "Our brains try to adapt to our situation," Tottenham says. "Early adversity does not just have a single outcome. Our developing brains are doing their best to fit the environment."

For example, kids may be living in an environment where things are changing in an unpredictable way, Tottenham explains. "This may lead to an improved ability to be flexible and change tasks rapidly," she says.

One thing that makes a difference in how kids respond is a good support system. Tottenham has found that strong relationships with caregivers are especially helpful.

Protective Relationships

"One of the most important positive childhood experiences is having an adult who cares about you," says Dr. Caitlin Canfield, a child development researcher at NYU Grossman School of Medicine. "Someone who can help you through stressful situations, or even just through regular life. That could be a parent. But it could be a teacher, a coach, or any adult in a child's life."

Adults who can model and teach healthy coping skills are key. Canfield's team is working with pediatric clinics to offer parent education programs. They're testing a program called PlayReadVIP. It uses videos of parents playing and reading with their kids. This helps reinforce parents' strengths and set goals.

Canfield's team is also testing a program called Smart

Beginnings. This program pairs PlayReadVIP with one called Family Check Up. Family Check Up uses home visits to build skills to get kids ready for school and to thrive in learning. The home visits also aim to improve family challenges. Examples include increasing family communication or reducing parental depression.

"If parents are depressed, they may not be able to do all of the things that they would like to do. That might interfere with their ideal parenting," Canfield explains. "Social support and resources that break the pattern of depression can impact parenting practices. That can impact kids' outcomes."

Canfield is also looking for ways to provide families with local community resources. "We've shown that social support for parents can help shield kids against stressors," she says. "Parents need to feel like their neighborhoods are safe. Or, that they have social networks in their neighborhood. Then, when they are facing stressors—financial or otherwise—they're more able to protect their kids from those impacts."

Kids have the ability to adapt and overcome difficult situa-

tions. Adults can help kids build upon these abilities. "Supportive networks and other protective practices in their lives can help kids adapt and build resilience.

This helps counter the effects of adverse childhood experiences," says Yu. See the Wise Choices box for tips on building positive childhood experiences.

Wise choices

Build positive, healthy childhood experiences

- Use positive parenting practices. Help nurture, protect, and guide kids. Learn positive parenting tips. <https://newsinhealth.nih.gov/2018/07/positive-parenting>

- Create predictable routines and schedules. Knowing what to expect for the day helps kids thrive. Use the same routines every day when you can. If you need to change the schedule or routine, let your child know in advance whenever possible.

- Teach your kids healthy habits. Parents play a big role in guiding kids toward healthy behaviors. Be sure your kids get enough sleep. Provide them with healthy foods. Encourage them to get an hour of physical activity each day. Learn more about teaching kids healthy habits.

- Model healthy coping skills. Learn healthy emotional coping skills. Model these for your kids to help teach them healthy ways to cope. Build a social support network for yourself. And talk to a health care provider about treating mental health issues, like depression, anxiety, and substance use disorders.

JWLB FAMILY LAW

We offer a 15% discount for military service members + their spouses.

- DIVORCE
- CHILD CUSTODY AND VISITATION
- CHILD AND SPOUSAL SUPPORT
- ASSET AND PROPERTY DIVISION

FIND OUT MORE www.JWBFamilyLaw.com

619.234.6123

SAN DIEGO 1620 Fifth Avenue, Suite 600, San Diego, CA 92101



Your Local USO Wants You!

Volunteers are our greatest asset and the backbone of the USO. Whether helping a Sailor or Marine with a connecting flight, distributing a Care Package, serving snacks with a smile, providing local information, or "welcoming home" ships and troops from deployment, volunteers are vital to the success of the USO's mission.

While the duties of a volunteer may vary, the goal is always the same – to improve the quality of life of service members, boost their morale, and serve as the link between service members and the American people.

Ready to apply to be a USO San Diego volunteer?

Visit www.volunteers.uso.org.

- On the right side see "Interested in volunteering?"
- Click red "Register Here" button
- Navigate to your area
- Finally, select the USO San Diego center nearest to you!

Positions may be available around San Diego county at:

Neil Ash Airport Center
Camp Pendleton USO Center
San Diego MEPS Center
Special Events Outreach



Rate Mortgage interest rates have dropped to the lowest point in 15 months...



Ready to reduce your VA mortgage interest rate?

Find out about a VA Interest Rate Reduction Loan

As your local 2024 Top Originator, we understand the unique needs of servicemembers, Veterans and their families. Our mission is to help you through the home financing process and help you utilize the exclusive VA loan benefits you've earned. With Mortgage Interest Rates at their lowest level of the year, now is the time to reach out to discuss your VA Interest Rate Reduction Loan (IRRRL) options.



IRRRL Features

- No Lender Fee
- No Income Review
- No Appraisal
- No Minimum FICO
- Available on your Second Home and Investment Properties
- Options include a RATE Lender Credit to cover all closing costs

VA Streamline (IRRRL) No Closing Cost Option

Interest Rate as low as
5.500%

APR as low as
5.500%

Term
30 Year Fixed

Contact me today to explore your options!



Mohamed Tawy
Producing Branch Manager/SVP of Mortgage Lending
CHAIRMAN'S CIRCLE
C: (619) 599-5643
rate.com/mohamedtawy mohamed.tawy@rate.com
12625 High Bluff Dr Suite 110, San Diego, CA 92130



THE
TAWY
TEAM



EQUAL HOUSING LENDER Receipt of application does not represent an approval for financing or interest rate guarantee. Restrictions may apply, contact Guaranteed Rate or Mohamed Tawy for current rates and more information. CA: Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. Mohamed Tawy NMLS ID: 450660, AZ - 1018822, CA - CA DFP1450660, CO - 100522433, CT - LO-450660, DC - MLD450660, FL - LO81708, GA - 450660, HI - HI450660, ID - MLO-2080450660, IL - 031.0065248, KS - LO.0049014, KY - MC738712, LA - Licensed, MA - MLO450660, MD - Licensed, MN - MN-MLO-450660, MO - MO-450660, MT - 450660, NC - I194568, NH - Licensed, NJ - Licensed, NV - 69645, NY - Licensed, OR - Licensed, TN - 227350, TX - Licensed, VA - MLO-62142VA, WA - MLO-450660 Guaranteed Rate Inc.; NMLS #2611; For licensing information visit nmisconsumeraccess.org