619.280.2985 www.armedforcesdispatch.com

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

APR 14, 1972 - DEC 6, 2006 🌀 MEGAN M. MCCLUNG 👯 🥉 New future medium landing ship LSM 1 (see story, below)

> SIXTY-FOURTH YEAR NO. 39 **JANUARY 23, 2025**



NAVY LIFE SW Spend a magical morning with fairytale characters and enjoy crafts, games, a pancake breakfast bar and, of course, dancing. Come dressed as your favorite fairytale character or simply embrace the magic of the morning. Cost is \$24 for adults (ages 13+), \$20 for kids (ages 3-12). Ages 2 & under are free. VOLUNTEER OPPORTUNITIES: Friday, Feb. 7 from 4:30-7 p.m. or Saturday, Feb. 8 from 7:30 a.m. -1 p.m. at NBSD Anchor's Catering & Conference Center, Bldg. 3210. Help MWR by setting up, tearing down, helping with games, craft stations, food stations, etc. Jeans/shorts, tennis shoes required. MWR will provide t-shirt to wear during the event. Must be 18 years+ to volunteer. Sign up at https://runsignup.com/Race/CA/SanDiego/VolunteerOpportunityBreakfastwfairytales21922.

# WE'RE MARINES, AND WE'RE DIFFERENT': COMMANDANT RULES OUT BEARDS IN THE CORPS

by Matthew Adams Stars and Stripes

WASHINGTON - Gen. Eric Smith, the Marine Corps com-

mandant, said Marines are different, even when it comes to beards.

Smith told reporters earlier this month that the service Marines to grow beards.

San Diego Navy/Marine Corps Dispatch

"We're Marines, and we're different. We don't have beards,



would not make Marine Corps Cpl. Jeremy Rojas shaves any changes to before a howitzer live-fire event at its regulations Fort Barfoot, Va., on Oct. 20, 2024. that would allow DoD photo by Nicholas Pilch

he said during a Defense Writers Group discussion.

"The Marine Corps has a brand, and we're making our recruiting mission. We've always made our recruiting mission, and what we don't want to do is tinker with the ethos of the Marine Corps - you joined us, we didn't join you. You knew that coming in. You signed up. We don't have beards, and you knew that coming in.

Some Marines can grow a beard through a waiver process for pseudofolliculitis barbae, which causes painful razor bumps and disproportionately affects Black men.

"That's a medical waiver, not a fashion waiver," Smith said. "It's not a 'Well, I decided I wanted to.'"

All military services have faced growing legal and internal pressure to relax grooming standards as debates on social media and in various other forums highlight the struggle to balance tradition and uniformity with individual rights. Military

see Beards, page 3

### **Quadrennial review helps ensure** troops are paid competitively

by David Vergun, DOD News

Every four years, the Defense Department conducts a complete review of the principles and concepts of the military compensation system - the Quadrennial Review of Military Compensation. In addition to DOD, the review includes the Coast Guard, the commissioned corps of the National Oceanic and Atmospheric Administration, and the Public Health Service.

The 14th QRMC released its report Jan. 15.

President Joe Biden established the 14th QRMC, Jan. 31, 2023. In doing so, he stated we have a "sacred duty to take care of our men and women in uniform;" "our service members deserve a 21st century military compensation system that rewards their contributions ... and incentivizes the next generation of men and women to serve.

In furtherance of these objectives, he directed the 14th QRMC to study five topics and the secretary of defense added a sixth topic at the request of the commander of U.S. Special Operations Command and the chairman of the Joint Chiefs of Staff.

'The goal of the QRMC is to ensure that service members are paid competitively alongside their civilian peers, and that they can afford the necessities of life, and that their total benefits package is sufficient to attract and retain the service members DOD needs," said a senior defense official.

'This is important because we know through long-standing research and lived experience, that when the department prioritizes the basic needs of its service members and families that they're better able to focus on their mission to defend the nation, and this requires a competitive compensation package, both to incentivize that next generation to serve, as well as [retain] very specific military skill sets," said the senior defense official.

The QRMC is considered an independent body of work with a director who works with federally funded research and development centers to conduct the ORMC's research. They conduct analysis and present it to a senior advisory group. The senior advisory group comprises uniformed members, senior civilians and senior enlisted advisors, who have knowledge, experience and expertise in the area of pay and compensation.

https://www.defense.gov/News/News-Stories/Article/Article/4029212/quadrennial-review-helps-ensure-troops-are-paid-

### **SECNAV Del Toro names future** medium landing ship LSM 1

Secretary of the Navy Carlos Del Toro announced Jan. 16 USS McClung (LSM 1) as the name for the first ship in the new McClung-class of medium landing ships. "The Landing Ship Medium will be an asset to the Marine Corps' amphibious capabilities, designed to greatly enhance operational flexibility and combat readiness," said Del Toro. "I'm honored to name the first ship in this class after Major McClung, a selfless leader and hero who embodied the highest ideals of service, honor, and loyalty to our nation." The ship honors Naval Academy graduate, public affairs officer and Marine Corps Major Megan M.L. Mc-Clung, who was killed in action while serving in Iraq. "When the McClung family spoke with Secretary of the Navy, Carlos Del Toro, and learned of his intent to name a ship for Megan, our emotions ran high. In our discussion, Secretary Del Toro shared the support of General Eric Smith, Commandant of the Marine Corps, in the naming selection, he spoke of Megan's commitment to the Navy and Marine Corps. Our family is incredibly honored that Megan's service to her country is being honored in this way," said Mike McClung.

Postal Customer Local

### Read the Dispatch online weekly

New issues posted weekly online in a downloadable pdf format at www.afdispatch.com.



EDDM RETAIL **DAID** JDATZOG .2.U **ECKWSS** PRSRT STD

# Why Greenland and the broader Arctic have had the Pentagon's growing attention for years

by John Vandiver Stars and Stripes

STUTTGART, Germany - President-elect Donald Trump's assertion that the United States must take possession of Greenland cast a spotlight upon U.S. military operations on the landmass, as the Arctic ice thins and competition with Russia and China grows.

Since the 1940s, the Pentagon has valued Greenland, which serves as a gateway to the Arctic. During the Cold War, the military had more than 10,000 troops in its territory, which hosts Pituffik Space Base, formerly known as Thule Air Base.

Today, the nuclear armed long-range bombers that were part of the original Cold War force are gone. But a ballistic missile early warning mission carries on. About 200 activeduty U.S. Air Force and Space Force personnel are part of that effort, which entails monitoring orbiting satellites for signs of attack.

Trump, during a recent news conference, rattled some allies when he refused to rule out the possibility of seizing Greenland, an autonomous territory of NATO member Denmark, by force.

"I'm not going to commit to that," Trump said after being asked if he would reject the notion of using military or economic coercion to control Greenland. "We need Greenland for national security purposes," he said

How Trump's public pressuring will play out isn't clear, but his emphasis on Greenland's value to the United States suggests that military activities in the Arctic will be getting more attention during his second term.

The High North has taken on added importance in recent years given concerns about Russia's growing military presence in the Arctic. China also has signaled an intent to play a larger role in the region, declaring itself in 2018 a "near-Arctic country" with vested interests.

Trump alluded to both countrie, saying that Russian and Chinese vessels navigating waters near Greenland pose a danger.

"You have Chinese ships all over the place. You have Russian ships all over the place. We're not letting that happen," Trump said.

Military and civilian ships alike typically have the right to freedom of navigation under international law. There are some restrictions on the actions they may take, particularly for warships, in territorial waters.

The Pentagon has sought to bring more attention to operations in the Arctic and updated its strategy for the region in 2024. But there haven't been any major force posture adjustments

there. That could change given environmental factors.

With melting sea ice, new commercial shipping lanes are opening up that will shorten travel routes between the Far East and northern Europe. Arctic shipping increased by 37 percent between 2013 and 2023, according to the Arctic Council, an intergovernmental forum. The circumstances bring potential access to valuable minerals and oil, which also could be of interest to Trump.

The ice-free part of Greenland also has the potential to be a major source for in-demand rare earth minerals that support a wide range of industries, the Geological Survey of Denmark and Greenland said in 2023. There are already indications of the Pentagon stepping up activities in Greenland.

In 2022, the U.S. Air Force awarded a nearly \$4 billion contract to ensure ongoing operations at Pituffik. And in 2023, four Air Force F-35s deployed for the first time at the base to show off the ability to operate in harsh terrain. In August, the Washington-based Atlantic Council think tank published an analysis that said the United States should "double down" on the development of Greenland as a cornerstone of its security strategy in the Arctic.

Given China's overtures to Greenland to develop its mineral resources, "much more needs to be done to realize Greenland's full potential in supporting the United States' economic and security interests," the Atlantic Council paper said.

Greenland was ruled directly by Denmark from the early 18th century until home rule began on the island in 1979. In 2009, Greenland approved a referendum granting it autonomy in all matters except defense, security and foreign policy. Floating the idea of using coercion or force could be a negotiating tactic for Trump, who recently said that he didn't consider Denmark's authority over Greenland legiti-

Airmen conduct engine runs on an F-35A Lightning II gircraft on the ramp of

Airmen conduct engine runs on an F-35A Lightning II aircraft on the ramp at Thule Air Base, Greenland, in 2023. President-elect Donald Trump has said that the U.S. must take possession of Greenland for national security reasons. U.S. Air Force photo by Benjamin Wiseman

mate. But Trump has long had an eye on Greenland and his recent comments went further than past statements about wanting to acquire the territory.

The situation is likely to become a point of diplomatic ten-

sion inside NATO and a source of unease for Denmark, which has signaled that it has no intention of parting with Greenland.

Danish Prime Minister Mette Frederiksen sought to solidify the island's autonomy following Trump's remarks, saying Tuesday that "Greenland belongs to Greenland" and wasn't for sale.

Read more at: https://www.stripes.com/theaters/eu-rope/2025-01-08/trump-green-land-air-base-16416575.html.



Open Daily 9am - 8pm



PATUXENT RIVER, Md.— The ever-enduring C-130 Hercules celebrated 70 years of unwavering service last year. Since its inception in 1954, the Hercules continues to be used in over 70 countries with more than a million flight hours and growing.

Seven decades ago, the C-130 had an original usage as a medium cargo plane able to land in short, confined runways. As the mission and needs of the fleet changed, the aircraft moved into providing tactical airlift, humanitarian aid, air support, and

various mission support across the globe.

The C-130 has had over 70 variants, 15 of which are actively being produced by Lockheed Martin today, and is distinguished by having the longest continuous military aircraft production run in history. From aerial command centers to weather observation and, occasionally, an aerial drone carrier, the Hercules meets the needs of the fleet. The C-130 has lent its services to nearly every mission capability needed for military or civilian application.

The Navy and Marine Corps employ multiple variants to provide assault and logistics support, including the KC-130J "Super" Hercules. This "super" plane includes the troops and cargo transport capabilities of other C-130 variants and adds air-to-air refueling capability for helicopter, fixed wing, and tilt-rotor receiver aircraft to its mission.

Continue reading at https://www.navy.mil/Press-Office/News-Stories/Article/4031237/.



BRAKE SERVICE SPECIAL

from \$140

Per Axle, Parts & Labor included. Most Cars Standard Brake Packages

TIMING BELT
SPECIAL
from \$199

Most Cars. Parts & Labor included

A/C Service \$95 Body Work and Paint

\*319

Most Cars. Parts & Labor included. ncludes: Pressure plate and disc. Adjustmen New throw out bearing. Pilot bearing. Inspect flywheel

FUEL INJECTION SERVICE

from **\$89** 

Most Cars. Parts & Labor included

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

**CV JOINT** 

**AXLE** 

from \$220

Most Cars. Parts & Labor includ



# Marine Corps seeks input on efforts to curb suicide within the ranks

by Brian McElhiney Stars and Stripes

The Marine Corps is seeking feedback from active-duty troops about its programs to remove or secure the objects that facilitate suicide.

The service released a survey on Jan. 13 seeking Marines'

issue for the U.S. military. Last year, 62 Marines were among 363 active-duty service members who took their own lives. according to the Defense Suicide Prevention Office.

The Pentagon in November reported an active-duty suicide rate in 2023 of 28 suicide deaths for every 100,000 service

remove access to objects that can be used to inflict self-harm such as firearms, sharp objects, other weapons or medication, according to the Department of Veterans Affairs and the Suicide Prevention Office.

The voluntary survey is open to all active-duty Marines and

continued from page 1

officials have argued facial hair

could prevent a perfect seal of

grow one," Smith said. "I won't

have to deal with a ... mask."
In December 2022, a federal

appeals court ruled three Sikh

men should be allowed to go

through Marine Corps recruit

training with their turbans and

beards intact. The panel ruled

the Marine Corps had not proved

that allowing the recruits to keep

their beards and turbans for re-

ligious reasons would threaten

Currently, airmen are not re-

quired to shave only if they have

a religious exemption or a medi-

cal waiver for conditions such as

In the latest National Defense

Authorization Act, the annual

must-pass bill that sets policy

and spending priorities for the

Pentagon, Congress wants the

cohesion and uniformity.

pseudofolliculitis barbae.

'When I retire, I'm going to

**Beards** 

a gas mask.

Marines on active-duty operational support orders and aims to "to gauge awareness and preferences in messaging, safety devices, and location," U.S. Marine Corps Headquarters' Manpower and Reserve Affairs spokeswoman Maj. Melissa Spencer told Stars and Stripes by email Thursday.

Air Force to examine the pros and cons of allowing airmen to grow beards, with a prospective April 1 deadline for service

Committee in May approved an a 2023 study by the Naval Health Research Center on the effect of beards on gas mask seals, with

In the case of the Army, Sol-

"Survey results will enable us to tailor suicide-prevention efforts and develop messaging and programs that will be most relevant and impactful to our Marines, Sailors, and families,' she wrote

The survey, which closes Jan. 31, is part of a larger effort by the Suicide Prevention Office to assess the effectiveness of its outreach and education on suicide prevention and lethal means safety, Spencer said.

The service is aiming to develop "a tailored lethal means safety plan," she said.

"Results from this study will inform policies, programs, and practices to improve lethal means safety practices for Marines and inform prevention efforts," Spencer said.

A timeline for any improvements or changes to programs and outreach will be developed based on the results of the survey, Spencer wrote in a followup email Friday.

The survey should take less than 15 minutes and is anonymous, according to the announcement.

Defense Department suicide prevention efforts can be found at https://www.dspo.mil, and the Marine Corps also offers information on suicide prevention at www.usmc-mccs.org/news/ keep-calm-and-carry-on-safely, Spencer wrote.

Among other resources, the websites have information about suicide hotlines, counseling referrals and tips for securing firearms via cable locks, lock boxes, gun safes and cases.

"Suicide prevention efforts remain a top priority for the Marine Corps, and prevention efforts are ongoing to ensure the Marine Corps is implementing the best ways to support Marines, Sailors, and their families," Spencer said.



Last year, 62 Marines were among 363 active-duty service members who took their own lives, according to the Defense Suicide Prevention Office. U.S. Marine photo by Brian Knowles

comments on currently available "lethal means" safety programs and "preferences for safety devices and storage locations," according to a Marine Corps administration message issued that day.

Suicide remains a stubborn

members. That was a 12 percent increase over the previous year. The report was calculated based on an active-duty force of 1.28 million troops.

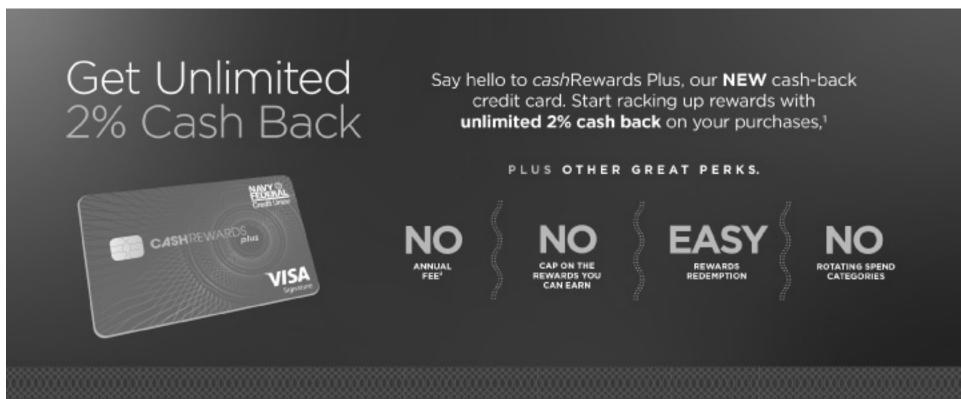
"Lethal means safety" refers to programs designed to leaders to deliver findings to lawmakers

The House Armed Services amendment requiring the Navy to brief committee members on the briefing due by March 1.

For years, military branches have carried out various studies on the beard issue to determine whether regulations could be loosened for the rank and file. So far, no branch has taken the step beyond special exceptions.

diers being clean shaven became a requirement just before World War I when chemical weapons were deemed a serious threat. The Navy and the Coast Guard were the last branches to ban beards, doing so in 1985 and 1986, respectively.











Our Members Are the Mission

#### Army

- Students charged in TikTok plot targeting Soldier plead not guilty •Army trainee dies three weeks short of graduating from infantry training at Fort Moore
- ·Ultrasound, DNA test used to convict Soldier of sexually assaulting another Soldier
- In her final days in office, Army Secretary formally establishes service's command review program
- Matthew Livelsberger's widow breaks silence, refutes 'misinformation about my family

- •Navy MH-60 Seahawk helicopter has shot down its first drone •Carrier John F. Kennedy leaves Philadelphia for final voyage to
- New strategy aims to get 80 percent of Navy ships deployable Navy identifies first destroyer to receive full set of DDG MOD 2.0 upgrades
- •Navy warships have to leave Red Sea fight for weeks to reload their missiles
- SECNAV names first medium landing ship USS McClung Marine Corps
- Marine Corps seeks input on efforts to curb suicide within the

#### Air Force

- T-7 trainer production delayed again as Air Force, Boeing adjust plan
- •U.S. bombers make year's first shoulder-to-shoulder flight with Japan, South Korea

#### Space Force

- Space Force procurement official removed amid investigation ·Sierra Space satellite passes milestone in Space Force program National Guard
- •How California National Guard helicopter crews are fighting the LA wildfires

#### Veterans

 Multi-year outreach blitz helped bring more vets into VA services Veterans can now tell their own stories on the VA's veterans

# DOD talent chief aims to reform hiring to attract Gen Z

by Army Maj. Wes Shinego, DOD News

At a recent panel discussion on government talent acquisition, Brynt Parmeter, the Defense Department's chief talent management officer, underscored the urgent need to attract members of Generation Z to civilian defense

The panel convened Jan .16 to discuss solutions to an emerging problem: A large portion of DOD's civilian workforce is approaching retirement age, forcing its agencies to adjust how they recruit and retain early-career professionals to fill the void. The oldest members of Generation Z, which typically refers to the segment of the population born from 1997-2012, are now 28 years old.

"If we don't get more Gen Z members into this workforce, we are not going to be able to accomplish our mission," Parmeter said.

Parmeter was appointed CTMO in April 2023 — a position created to address DOD's evolving talent management needs. The department, which encompasses 60 percent of the federal civilian workforce, must not only fill thousands of essential jobs across fields like cybersecurity, logistics and engineering but also reform its hiring approach to resonate with younger applicants.

According to Valerie Capers Workman, an industry expert who joined Parmeter on the panel, Gen Z values job stability, meaningful work and comprehensive benefits.

"For the Gen Z cohort, there is no more attractive space right now than the federal government." she said.

Parmeter agreed, noting that DOD civilian roles, which offer robust retirement packages, competitive health care and an opportunity to contribute to defense in a non-uniformed

Last spring, Parmeter launched a pilot program to attract 300 cybersecurity professionals in line with the department's 2023-2027 Cyber Workforce Strategy Implementation Plan. As part of the program, DOD partnered with workforce development intermediaries, civilian companies, non-profits and universities.

Following the pilot program, 88 percent of candidates reported that they were "very" or "extremely" interested in opmanpower shortfall with awareness campaigns alone. Parmeter admitted that DOD is still hamstrung by complex, decades-old hiring regulations.

"There are 43 steps in the hiring process," he said. "And 34 are mandated in congressional statute; we have to comply.'

In response, DOD officials are exploring opportunities to work with the House and Senate Armed Services Committees and draft legislation to evolve the compliance-based steps standing in the way of talent acquisition.

The department also aims to leverage partnerships with job platforms, integrate artificial intelligence for resume matching, and shorten the overall timeline from application to offer.

"We want to make the hiring process more user-friendly for the job applicants and for DOD," Parmeter said.

https://www.defense.gov/ News/News-Stories/Article/Article/4033580/dod-talent-chiefaims-to-reform-hiring-to-attract-gen-z/

#### For the Gen Z cohort, there is no more attractive space right now than the federal government.

- Brynt Parmeter

capacity, are uniquely suited to appeal to a generation that values

public service.

However, Parmeter explained that many young professionals "didn't know" about the civilian roles within DOD and often equated careers in defense to military service. Overcoming this confusion and communicating the breadth of opportunities is paramount to federal agencies in search of Gen Z talent.

they had never applied for employment with the department. "Through the outreach, we

portunities within DOD, even

though 80 percent revealed that

99 -

ended up getting 6,000 eligible and qualified applicants," Parmeter said. "We realized people want to come in and work for the federal government."

However, the department cannot offset its impending

# **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



#### The USS Midway Museum is currently recruiting

for docents, air craft restoration, ship restoration and safety volunteers. These assignments are a regular commitment of at

Visit this page of our website to watch fun videos about our different teams and participants:

https://www.midway.org/give-join/volunteers/volunteer-oppor-

#### 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, freeenterprise 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.

#### postolic Faith - Door of Hope Christian Church

A place of HFALING HAPPINESS & MIRAC Rays Of Hope Sunday Morning Glory Prayer 9:30am Sunday Morning Worship Celebration 10:15am 2420 52nd Street, San Diego 92105
"Wherever there is GOD there is HOPE!" Join Us!
Visit www.hopeformesd.org or Call 619.414.8251

ayview 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

#### ethany 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

#### anyon 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:cvoffice@canyonview.org (Near corner of Balboa Ave. & Clairemont Dr.) www.canyonview.org (858) 273-5140

# Pinces

#### Place your ad in our 'Places of Worship' directory....as low as \$15 per week!

brist Community Church

Helping people love God, find community and make a difference Sunday services at 8:45am and 10:30am Children's ministry for all kids. Life groups for teens and adults. 9535 Kearny Villa Rd. Mira Mesa, 92126. Just off I-15 and Miramar Rd.

🖿 irst 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

esa View Baptist Clwrck
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

#### t. Zion Missionary Baptist Church San Diego

"Evangelizing, Equipping, Exalting and Excellence in Service"
Sunday School at 9:30am, Morning Worship at 11am
Join us for the Installation Ceremony of our new Pastor,
Rev. Dennis Ray Anderson, D. Min. on Sunday, Nov. 10, 3:30pm at Mt. Zion Missionary Baptist Church 3045 Greely Ave., San Diego, CA 92113; 619-233-3296

#### esurrection 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 Church (619) 435-1000 • Preschool (619) 435-0286

t. 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!

# Air Force to launch National Mentoring Month panels, programs, events

ARLINGTON, Va. (AFNS) The Department of the Air Force Mentoring Program is launching a series of events throughout January 2025 marking National Mentoring Month. First launched in January 2002, National Mentoring Month is a call to action for all Airmen and Guardians to engage in mentoring relationships, both as mentors and mentees.

NMM introduces the Total Force to a series of panels, events and interactive discussions on mentoring as an enterprise imperative, ensuring greater awareness of the mentoring opportunities available to all Airman and Guardians and empowering them to reach their fullest potential.

The Department of Defense 2025 theme for NMM is "Mentoring tomorrow's leaders today." Aligned under this is the DAF NMM theme for 2025, "Transforming lives... strengthening the force... finding common ground through mentoring."

This year's theme highlights the crucial role mentorship plays in preparing and strengthening our Total Force for potential challenges in an era of Great Power Competition.

Mentoring is a personal partnership that facilitates the sharing of knowledge, experience and wisdom. A mentor is someone who offers guidance, support and advice, helping to shape the career and development of their mentee. A mentee is an individual who seeks growth, learning and is open to receiving guidance to enhance personal and career growth.

This reciprocal relationship is fundamental in fostering a productive mentoring environment within the Air Force and Space Force, and provides benefits felt not only on an individual basis but throughout the entire DAF.

Mentoring can take many

forms, and for NMM 2025, U.S. Space Force and U.S. Air Forces Europe are leading the way in organizing "reverse mentoring" events aimed at bridging the generational and experiential divide between "junior mentors" and "senior mentees." The virtual and in-person forums are highly interactive, with topics selected by junior mentors ranging from the impact of physical fitness on Guardian readiness to gaining an edge in the era of GPC.

Mentoring can be a catalyst in advancing key DAF strategic initiatives, invigorate innovation and foster life-long relationships between mentors and mentees. The relationships formed through mentoring ensures knowledge and experience is shared amongst all generations

working within the DAF. It also allows generational groups who may leave the force in the next



10 years the ability to leave their legacy through mentoring future DAF leaders

"We are extremely excited to launch this year's National Mentoring Month and have strategically put together a calendar of events in January, open to all of DAF members, to help build the leaders of tomorrow that prepare our workforce with the tools and resources for mentoring to grow people, drive innovation and change and encourage inspirational relationships," said Director of Force Development Crystal Moore.

"We want to encourage everyone to get a mentor and be a mentor in 2025!"

DAF members can find a mentor and become a mentor through MyVector Mentoring,

an online platform designed to match members with mentors and facilitate mentoring relationships across the DAF.

MyVector Mentoring offers a range of tools to support the mentoring process, including profile creation, and the ability to set goals, track progress and engage in meaningful discus-

sions on personal and professional development. MyVector can be accessed here.

DAF personnel interested in getting involved with NMM events can find more details here, and additional information on DAF mentoring can be found at https://www.af.mil/ About-Us/Mentoring2/.



### SAN DIECO METRO CALENDAR OF EVENTS

#### **JANUARY 18-29**

SAN DIEGO UNDERGROUND FILM FESTIVAL

Location: Downtown

Cost: Free

More information: www.sandiego.org/explore/events/film

#### **JANUARY 22-25**

FARMERS INSURANCE OPEN (GOLF)

Location: LaJolla Cost: \$70+

More information: www.farmersinsuranceopen.com/

### JANUARY 25-MARCH 2

SEAWORLD MARDI GRAS

Location: SEAWORLD Cost: Prices vary

More information: www.seaworld.com/san-diego-events/

### JANUARY 31-FEBRUARY 2

SAN DIEGO TET FESTIVAL;

Location: Liberty Station

Cost: Free

More information: sdtet.com/

# Volunteers Needed!

# Join us in supporting our military community!



#### Volunteer Opportunities



Ombudsman Coordinator



Retired Activities Office



Career Services Center



Volunteer Coordinator **Contact Information** 

#### Annanais Rose



619-556-9752



annanias.rose.civeus.navy.mil



mynavylifesw.com/sandiego/families

For more information, contact the FFSC Volunteer Coordinator

# Come Pitch With Us!

Southern California Horseshoe Pitchers Association (SCHPA), a charter of the National Horseshoe Pitchers Association (NHPA), has clubs all over the southern half of California. These clubs all have first class horseshoe courts built to official specifications.

- · Organized tournaments most weekends year around
- All skill levels and ages welcome. When you enter a tournament, you will be seeded with other players with similar skill levels for fair, enjoyable and friendly competition.
- · Local clubs located at Balboa Park, Carlsbad, Encinitas, Ramona
- For info visit https://socalhorseshoes.weebly.com/
- Join today and we'll see you at the pits!









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!

NEW CAMPER SHELLS SPECIALS 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

## Local Military

# Philippines, U.S. partner in maritime cooperative activity in South China Sea

SOUTH CHINA SEA - The Armed Forces of the Philippines and the U.S. Navy conducted a bilateral maritime cooperative activity in the South China Sea,

MCAs demonstrate a collective commitment to strengthening regional and international cooperation in support of a free and open Indo-Pacific. This MCA is designed to emphasize our longstanding partnership between the two militaries in the maritime domain.

"Professional engagement with allies, partners, and friends

in the region allows us to build upon our existing, strong relationships and continue to learn from each other," said Rear Adm. Michael Wosje, commander, Carrier Strike Group 1 (CSG-1). "The U.S. and the Philippines are ironclad allies. As fellow maritime nations, we share the common goal of a free and open Indo-Pacific, assuring access to the seas."

Each subsequent MCA builds upon the last, enabling added levels of complexity and interoperability which advance and strengthen combined capabilities, tactics, techniques and procedures.

"Bilateral exercises in the region have grown in scale, scope and complexity, and we are proud to participate in combined operations that maintain stability in the region and reinforce deterrence," said Capt.

Matthew Thomas, commanding officer of aircraft carrier USS Carl Vinson. "As the flagship of Carrier Strike Group 1, Carl Vinson is both excited and honored to conduct maritime exercises with the Armed Forces of the Philippines."

MCAs are conducted in a manner that is consistent with international law and with due regard to the safety of navigation and the rights and interests of other states

Besides the Carl Vinson Carrier Strike Group and a U.S. Navy P-8A, other participants were offshore patrol vessel BRP Andrés Bonifacio (PS 17) and frigate BRP Antonio Luna (FF 151) from the Philippine Navy.

CSG-1 consists of Carl Vinson, embarked staffs of CSG-1 and Destroyer Squadron One, Carrier Air Wing 2, cruiser USS

Princeton (CG 59) and destroyers USS Sterett (DDG 104) and USS William P. Lawrence (DDG 110).

CVW-2 is composed of nine squadrons flying the F-35C Lightning II, F/A-18E/F Super Hornets, EA-18G Growler, E-2D Advanced Hawkeye, CMV-22 Osprey and MH-60R/S Se-

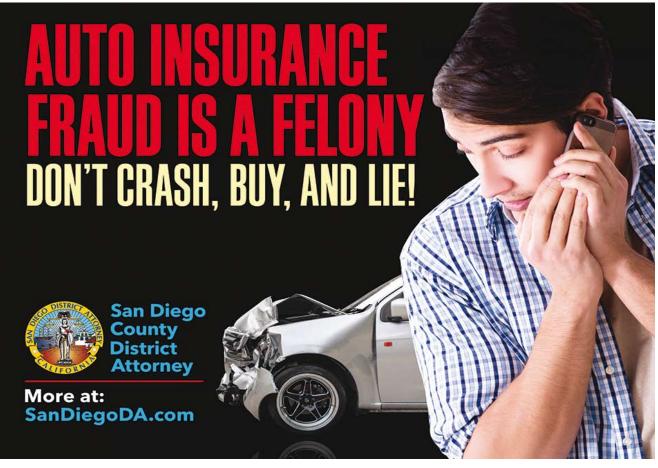
The Carl Vinson Carrier Strike Group is operating in the U.S. 7th Fleet area of operations. 7th Fleet is the Navy's largest forward-deployed numbered fleet, and routinely interacts and operates with allies and partners in preserving a free and open Indo-Pacific region.

For more news from CSG-1 and Carl Vinson visit: https:// www.dvidshub.net/unit/CSG1 and https://www.dvidshub.net/



WWW.DENTALCERTIFICATIONS.COM

Where All Your Pipe Dreams Come True! www.edhansonsmuffler.com (up to \$50 for active & retired) SERVICE 3916 N. Barcelona **SPRING VALLEY, 91977** \*Factory \*Custom\*Repairs \*Complete Replacements





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 \$150/mo. added to your S.S.

\$1800/Year for Dental, Vision, Groceries

Vince Parra • 619-763-2425

SERVING ALL OF CA. • CA LIC: 0M89123

Above Senior Health Plans available to Veterans & Non-Veterans On Dialysis? \$2400/Year for groceries

#### HIIT Training: Improving Marine readiness and performance

by Kristyn Galvan **MCLB Barstow** 

Physical well-being is a cornerstone of overall readiness and performance for Marines due to several critical factors.

According to Everydayhealth. com, high-intensity interval training has gained significant popularity as a workout method over the past several years. This training approach offers a remarkable array of benefits within a brief duration, including enhanced physical fitness, improved cardiovascular health, and increased cognitive sharpness.

Ben Adams, health and fitness supervisor, said, "The program helps Marines by providing a training a training model that includes all trainable physical qualities for well-rounded fitness and physical capabilities."

Marines are often required to perform under extreme conditions in combat situations, which demand physical strength, endurance, and agility.

"The High Intensity Tactical Training program, soon to be Warrior Athlete Readiness and Resiliency, is a comprehensive model of physical training. It provides Marines with a framework for training that is safe and effective,' said Adams. "The HITT program is endorsed by the National Strength and Conditioning Association due to its base in sound scientific training principles. Key takeaways of the HITT Level one course are proper technique in the seven foundational movements, organization of workouts, and appropriate amount of ex-

ercise volume, intensity, and rest to develop different physical qualities. Additionally, they are introduced to proper nutrition and recovery strategies to maximize performance and

Physical well-being ensures that Marines can endure long missions, carry heavy equipment, and respond to high-stress situations with the energy and capability needed to succeed. Physical fitness and well-being also play a key role in mental health. Exercise can help reduce stress and anxiety, which are important for maintaining focus and making sound decisions under pressure.

Sgt. Maj. Miller Daceus, base sergeant major, said, "HITT has been instrumental in enhancing the overall fitness and readiness of our Marines. It not only helps to build strength and endurance but also promotes mental resilience."

The discipline required for physical training also fosters a strong mental attitude, helping Marines stay focused and resilient in the face of challenges.

Marines who maintain a high level of physical fitness are less prone to injuries, particularly in physically demanding environments. "The approach mitigates repetitive use injuries by balancing strength training and cardiovascular training frequency, volume, and intensity,' said Adams. "Also, strength training with proper technique has been shown reduce the risk of noncontact and repetitive use injuries."

Regular physical training builds strength and flexibility, which helps avoid strains, sprains, and other injuries that could hinder a Marine's ability to carry out their duties.

The primary objective of the Marine Corps is to accomplish missions effectively, whether in combat, disaster relief, or peacekeeping. A physically prepared Marine is more likely to perform well across a range of duties, from carrying out combat operations to executing strategic maneuvers or performing complex logistical tasks

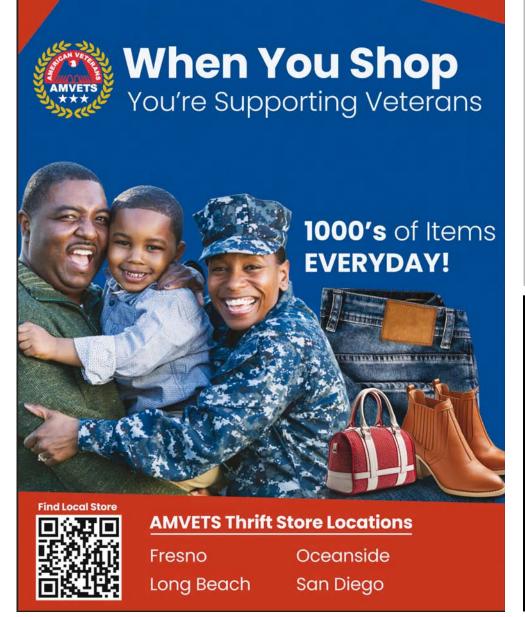
#### **Coast Guard interdicts 26 migrants** near Oceanside Harbor

OCEANSIDE - Coast Guard crews interdicted a panga-style vessel carrying 26 individuals approximately one mile offshore from Oceanside Harbor, Jan. 20.

At around 10:30 a.m., Oceanside lifeguards reported a disabled vessel with multiple people aboard that had run out of fuel. Assessing no immediate safety concerns, lifeguards notified Coast Guard personnel at the Joint Harbor Operations Center and remained on scene.

Coast Guard Cutter Terrell Horne was diverted to assist. Terrell Horne's crew deployed a boarding team and safely embarked the 26 individuals, who represented multiple nationalities, including those from Mexico, China, and Vietnam. The individuals were later transferred to U.S. Border Patrol custody.

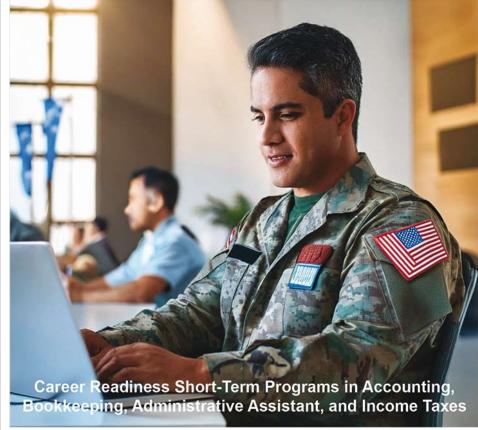
The Coast Guard works closely with partner agencies to deter and respond to dangerous smuggling operations that endanger lives.





Military/Veteran-Friendly Career Technical School

# Find Your Calling In Business



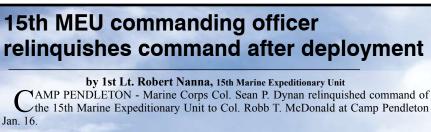
Call Sylvia at: ACCOUNTING \*\*ACADEMY\*\*

the accounting academy.com



866-711-0425

JANUARY 23, 2025 www.armedforcesdispatch.com



Dynan, a native of Hanson, Mass., served as the CO of 15th MEU from July 2021 to January 2025. Under Dynan's charge, the unit conducted bilateral training with the Japan Ground Self Defense Force during Exercise Iron Fist 2022, participated in Los Angeles Fleet Week 2022, and trained for, then deployed to, the U.S. 3rd and 7th Fleet areas of operations during its Western Pacific Deployment in 2024.

"To serve as a member of our nation's premier crisis response force, alongside its Marines and Sailors, has been the greatest privilege of my career," said Dynan. "I leave the 15th MEU with a sense of pride and overwhelming gratitude at having been a part of such a successful, resilient, and selfless team. I have no doubt that the Marines and Sailors will continue their leaves of excellence under Col. McDonald's leadership.



Dynan departs the 15th MEU as the longest-tenured commander in the unit's history.

McDonald, a native of Yuma, Arizona, had served as the executive officer to the Commander of North American Aerospace Defense Command and U.S. Northern Command.

"The 15th MEU's reputation for excellence is unmatched," said McDonald. "I look forward to continuing its legacy of readiness and mission success alongside its outstanding Marines and Sailors."

https://www.dvidshub.net/ news/489240/

# III, com the Mari Program DAP a leaving a Marine billet of

A Marine Corps UH-1Y
Venom, left, and AH-1Z
Viper conduct a fly-over
during the 15th Marine
Expeditionary Unit's
change of command ceremony at Camp Pendleton Jan. 16. (Inset) Col.
Robb McDonald, incom-

Robb McDonald, incoming CO of 15MEU. U.S. Marine Corps photos by Sgt. Patrick Katz and Cpl. Peyton Kahle

#### LOCAL PHOTO GALLERY



FAREWELL Marine Corps Chief Warrant Officer 5 Oscar Gonzales, the command senior motor transport officer for I Marine Expeditionary Force, poses with his family for a photo during his retirement ceremony at Camp Pendleton, Jan. 3, 2025. Gonzales is a native of Florida and joined the Marine Corps in January 1996. U.S. Marine Corps photo by Cpl. Grant Schirmer



NALA ISLAND Sailors interact with Nala, a rescue therapy dog from Shelter to Soldier, on the flight deck of amphibious assault ship Makin Island (LHD 8), Jan. 17, 2024. Makin Island is currently in a selective restricted availability while homeported in San Diego. U.S. Navy photo by MC2 Erica Higa



OFFICIAL PARTY The official party for the Navy Talent Acquisition Group Southwest change of command ceremony is shown here. Cmdr. Elizabeth E. McMullen (from left), NTAG Southwest Commanding Officer Cmdr. Joseph T. Gilligan and Commodore, Navy Recruiting Command Region West Capt. Tommy L. Edgeworth gather on the USS Midway Museum Jan. 3, 2025. Gilligan relieved McMullen as NTAG Southwest commanding officer. U.S. Navy photo by Todd J. Hack



VENTURA TESTS Mechanical engineers with NAVFAC Engineering and Expeditionary Warfare Center Kaulin Hall and Kevin Vargas move a multirotor drone into place for test flights at Naval Base Ventura County Jan. 2, 2025. The drone is used to make high-resolution ortho-mosaic maps and can be used to support planning operations of expeditionary construction. U.S. Navy photo by Lisa Ferdinando

# Marine Corps Reserve brief highlights opportunities for aviators through Direct Affiliation Program

by Capt. Stephanie Davis, 3rd Marine Aircraft Wing

MCAS MIRAMAR. – Maj. Gen. James Wellons, commanding general of 3rd Marine Aircraft Wing, and Maj. Gen. John Kelliher III, commanding general of 4th MAW, spoke to officers about the Marine Corps Reserve during a brief on the Direct Affiliation Program here recently.

DAP allows Marines to transition directly to the reserve after leaving active duty, offering benefits such as a guaranteed Select Marine Corps Reserve or Individual Mobilization Augmentee billet of choice and maintaining eligibility to transfer education benefits.

"I understand how hard the decision is because you know exactly what you're walking away from—it's about being part of something great," Wellons said. "That's why we place such a strong emphasis on talent management and programs like DAP, to retain our top talent and ensure you can continue contributing to the Marine Corps in meaningful ways."

For many Marines, joining the reserve provides an opportunity to pursue new professional careers while staying connected to the Marine Corps. For pilots, this often means continuing to fly. A panel of reserve officers shared their experiences transitioning from active duty to reserve squadrons, balancing civilian careers, family responsibilities, and service.

There are 4th MAW squadrons across the United States, including five on the West Coast. These squadrons regularly train alongside active-duty forces at MCAS Miramar, Camp Pendleton, and MCAS Yuma. Among them is Marine Fighter Training Squadron 401, an adversary squadron based at MCAS Yuma known as the "Snipers," one of only two adversary squadrons in the Marine Corps.

Pilots can also explore non-flying roles within squadrons and

"Your experience as a pilot is beneficial in a range of roles at squadrons that routinely interact with aviation or support aviation operations," said Maj. Brian Spooner, a former 3rd MAW MV-22B Osprey pilot with Marine Medium Tiltrotor Squadron 364 who now serves with Marine Wing Support Squadron 473.

Reserve Marines also support 3rd MAW's active-duty forces as part of an IMA detachment or through Active-Duty Operational Support (ADOS) orders.

"The IMA program gives me flexibility," said Lt. Col. Monica Moon, the 3rd MAW IMA detachment G-1 assistant chief of staff, who has spent 16 years in the reserve. "I've had opportunities to travel, support a range of operations, and even take a pause in my reserve career when needed."

Officers may submit a DAP application no earlier than 365 days prior to their end of active service and no later than 60 days before separation. They must receive approval for a reserve commission before their end of active service. Pilots staying in operational flying billets also require Duty Involving Flying-Operational (DIFOP) status approval.

More than 50 officers attended the brief, including Maj. Matthew Morris, an MV-22B Osprey pilot and operations officer with VMM-364 who is transitioning to the reserve this year.

"I want to stay in the Marine Corps Reserve because it allows me to maintain the camaraderie and connections I've built with friends over the years, while continuing to execute a mission I'm passionate about," Morris said. "It also provides the stability of TRICARE for my family and a balance between serving and my home life."

Kelliher, the current 4th MAW commanding general, and a former 3rd MAW pilot has served in the Marine Corps Reserve for 17 years.

"I truly love what I do," Kelliher said. "Each opportunity is better than the last."

"While we always strive to retain quality people on active duty, if the times comes for them to move on, we want them to know the reserve offers a way to continue serving," Wellons said. "If we can find a way to tap into that talent and keep them contributing to the mission, it's a win-win for the Marine Corps and for the Marine."



No, it's not your iced caramel macchiato. It's not your baristas with gauged earlobes and pink hair. It's not your cooler-than-thou ambiance, replete with black and white photography and the din of folksy alternative tunes. It's not your prepackaged focaccia or your mini vanilla scones. And it's not the superiority I feel using quasi-European terms like "vente" and "grande."

Truth be told, I'm using you for

Sure, I have internet access and good coffee at home, but I can't seem to get anything done there. There are too many reasons to procrastinate - a pantry full of snacks, a dog to scratch, a DVR's worth of reality shows, cozy beds for naps.

So, I come to you to fulfill my needs. Our exchange is sleazy, vet fair: I buy your overpriced coffee, and you give me unlimited Internet access. However, as long as you are looking for ways to "enhance the cafe experience," I'll offer a few

First, stop freezing people to death. You shouldn't thermo-bully your customers into buying more coffee by keeping the temp at a frigid 65 degrees. In summer, I get so cold in your blasting AC, I'm jealous of the smokers who are banished to the outdoor café tables. I'd gladly inhale their second-hand carcinogens for a little warmth if my computer screen was visible in sunlight I'm sometimes tempted to huddle in the women's bathroom under the hand dryer, exposing my juggler vein to hot air until my blood temperature The Meat & Potatoes of Life



Lisa Smith Molinari

comes back from the brink of hypothermia.

This mention of bathrooms brings me to my second suggestion. You've now banned the general public from your restrooms, but why not simply clean them? Your toilets are veritable petri dishes of contagion. You pump sugar-free vanilla syrup into your Grande Skinny Cappuccino — why not squirt a little bowl cleaner into the toilets? While you're at it, spritz a bit of common household cleaner on that ring of scum around the faucet. too. Just a thought.

Lastly, you advertise "FREE" Wi-Fi, so please discourage your employees from giving me the evil eye when I stay for five hours sipping the same Vente Golden Roast. We both know it's gone cold, but I don't want another cup. So, unless you add another

rule to your new Code of Conduct mandating that patrons "buy a drink an hour" like some kind of New Orleans strip joint, I'll leave when I'm darned well ready.

Or, have your baristas been giving me the cold shoulder (pun absolutely intended) because I don't fit the Starbucks corporate image? At your weekly employee meetings, have you discussed strategies to get rid of that frumpy mom who's been taking

up a table for hours every week? Are my middle-aged paunch and grey roots cramping your style?

I must admit, sometimes it's hard to leave because people-watching in your establishment is so entertaining. The stereotypical Starbucks patrons thin and stylish, with artificially whitened teeth and naturally inflated egos — are a fascinating subspecies. The men feel no shame ordering foofoo Frappuccinos, as long as they do it while talking loudly into earbuds about "brand merchandising" and "periodic image assessments

Some women wear barrel-legged jeans and moto-boho jackets, while chatting at the café tables about their relationships. Others are hip moms who willingly pay double digits for chocolate soy milk and cake pops so their kids can freeze their Huggies off while they guzzle cold brews and inhale protein boxes.

I find it all wildly entertaining, and a nice distraction from the work on my laptop.

I may be pretty steamed about your chilly atmosphere, tepid employee attitudes, and foul bathroom facilities, but I'll continue to pad your greedy coffee coffers each week, as long as you keep offering me the unlimited free Wi-Fi I need.

I respect that you're trying to improve your customers' experience. Starbucks. But let's face it. we've had this naughty little Wi-Fi arrangement for years, and although we aren't in love with each other, it works.

www.themeatandpotatoesoflife.com

Links: https://about.starbucks.com/codeof-conduct/

https://www.cnn.com/2025/01/14/ food/starbucks-restroom-policy/index.html#openweb-convo

### Consumer alert regarding Amazon 'key delivery'

If you shop on Amazon and own a garage equipped with certain smart garage door openers, this is something you need to know.

I just returned from Las Vegas where I covered the Consumer Electronics Show (CES) 2025. My booth visit with one of the exhibitors resulted in a major headache for me that involved my home security company, my neighbors, and potentially the San Diego Police Department and damage to my home.

On Thursday at CES I was visiting an exhibitor - Leisure Hydration that was offering taste tests of their new non-carbonated, Electrolyte Refresher nutrient enhanced water beverage. I liked the taste of all three flavors so I ordered their show special at a 20 percent discount. The company's representative helped me use my iPhone's camera to shoot their QR code and place my order through my Amazon Prime account

Amazon Prime frequently gives me no-charge, one-day delivery but I didn't want the beverages that I ordered to sit in the sun outside my house from Friday until my return late on Sunday, so together we looked at my Amazon shipping options. The furthest day out for delivery was Sunday, so I chose that.

Afterwards I went online into my Amazon account to verify my order. The 20 percent off price was correct but I noticed that instead of my usual Amazon Prime delivery by my front door, the shipment was set up to be delivered by "Amazon Day with Key Delivery" - whereby Amazon would place the order inside my closed

I was aware that this service existed but I had never used it, since I don't want strangers going into my garage when I'm not home. When I go away on a long road trip, as I did to

cover CES, I arm my home security system and I lock the garage doors. My security system is monitored by a security company. Once it's armed, if someone enters my house or garages, my security company is automatically notified, and loud exterior and interior

I used to use the physical sliding lock to lock my garage doors, but I stopped doing that after one time when I mistakenly tried to use my garage door opener to open the locked garage door. It jammed and I had to get it fixed by a garage door repair service. Since then, I've instead been pressing

AutoMatters™ & More



by Jan Wagner

the electronic 'LOCK" button for my Chamberlain garage door opener.

Early Sunday afternoon I received an urgent phone call from my security company, telling me that my home alarm had just gone off. If I hadn't answered, they would have called the San Diego Police Department to dispatch officers. We tried to figure out what had caused the alarm, since they told me that none of my house's motion detectors showed movement inside my house.

Then I remembered that Amazon was supposed to deliver my recent

order outside of my house on Sunday. Had they not heeded my confirmed demand to change to Amazon Prime Delivery? Even so, I'd electronically locked my Chamberlain garage door opener.

A concerned neighbor told me that my loud exterior siren had sounded.

I then checked my Ring video cameras. Sure enough, a recorded video showed an Amazon delivery driver using my Chamberlain garage door opener to open my garage door so that he could put my order inside.

I phoned Amazon to complain. They said they could see my Friday chat, which clearly stated that I did not want Amazon Key Delivery and to change it to Amazon Prime Delivery, and that the Chat agent had acknowledged my request. However, Amazon then told me that I had not been chatting with a live person, but rather with a computer (AI), and that it was actually not possible to change a delivery from Amazon Key Delivery to Amazon Prime Delivery. Furthermore, they told me that their drivers can override the LOCK button on my Chamberlain garage door opener. That's how they got in and set off my alarm.

If you choose Amazon Key Delivery, be sure to turn off your security system and do not physically lock your garage door.

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 © 2025 by Jan Wagner – AutoMatters & More #867

haven't contacted you, call

vour nearest VA medical cen-

ter to speak with the patient

Our emergency pharmacy

service may be deployed dur-

ing a natural disaster. These

self-contained vehicles can

serve as an outpatient pharma-

cy for Veterans in the affected

If a natural disaster has im-

pacted your access to needed

prescriptions or medical equip-

ment like oxygen tanks, we

can work with mobile clin-

ics, home health teams, and

community care providers to

get you the prescriptions and

medical equipment you need.

is staffed Monday - Friday, 8 a.m. - 8 p.m. ET: 1-877-

Learn more about disas-

222-8387.

VA health benefits hotline

area within a few hours.

advocate team.

# **Veterans News**

# Vietnam War hero recognized with plaque at Mt. Soledad National Veterans Memorial

by Scott Sutherland Staff writer

SAN DIEGO - In the darkness of June 19, 1968, during the Vietnam War, then-Lt.j.g. Clyde Lassen performed a rescue mission that earned him a Medal of Honor

To honor his heroic actions, officials at Mt. Soledad National Veterans Memorial hosted a plaque dedication ceremony Jan. 26. The ceremony was organized by the Naval Helicopter Association Historical Society and featured a helicopter flyover.

Based on information provided by Trevor Wessman-Lavelle of Mt. Soledad National Veterans Memorial, on that day in hostile Vietnamese territory, 57 years ago, Lassen was pilot and aircraft commander of a UH-2A Seasprite helicopter.

When he and his crew ventured into enemy lines to rescue two downed F-4J Phantom aircrew members, Lt. Cmdr. John Holtzclaw and Lt. Cmdr. John Burns, who were being pursued by enemy forces on a jungle

Lassen made multiple ap-



Clyde Lassen's Medal of Honor presentation with President Lyndon B. Johnson on June 19, 1968. Courest photo

proaches to rescue the stranded aviators. Flying dangerously low on fuel and still under enemy fire he rescued the two aviators and transported them and his

crew to safety aboard an offshore Navy destroyer.

In his remarks printed online in American Presidency Project.

#### Disaster assistance and resources for veterans we can support you. If we

by Kristi Catrenich Veterans Experience Office

For the latest updates and information visit VA's Disaster Help website at https://www. va.gov/resources/disaster-

As we face natural disasters, from tornados and flooding, to fires and earthquakes, it's important for veterans and their families to know that the VA is here to help. In the wake of a disaster, here are some resources available to you.

#### **Veterans Crisis Line**

Free, confidential support is available 24/7 for veterans in crisis by phone, text, or chat: Dial 988 then Press 1; Send a text to 838255: Chat online: Support for deaf and hard of hearing: 1-800-799-4889.

#### **Housing Assistance**

If you or a veteran you know needs immediate housing assistance in the aftermath of a natural disaster, call the Na-

President Lyndon B. Johnson said Lassen's "courageous and daring actions, determination, and extraordinary airmanship in the face of great risk sustain and enhance the finest traditions of

tional Call Center for Homeless Veterans, available 24/7: 1-877-4AID VETS (1-877-424-3838).

If you've relocated to a shelter or a disaster recovery center because of a natural disaster, we may have already deployed a team to connect you with the health care and benefits you need. If you need help finding housing, we'll assign you to a case manager. Learn more about disaster recovery centers on the FEMA website

If you have a VA loan and your home was affected by a natural disaster, please find information on the Home Loan Guaranty (LGY) website.

#### VA Contact Information

Reach us with any VA related questions or for information at: MvVA411 main information line 24/7: 1-800-698-2411.

#### **Health Care**

Vietnam War.

If you're enrolled in VA health care and a disaster has impacted you, we may already be in contact with you to learn how

ter assistance resources for Veteran at https://www.disasterassistance.gov/information/veterans.

United States naval service Lassen was one of only three

Naval aviators awarded the Medal of Honor during the

According to the Coronado

Times, a replica of the helicopter used by Lassen on June 19, 1968, was installed at the entrance of was installed at the character NAS North Island on Jan. 11, Standard two weeks later by a standard two weeks later by the standard two weeks later by the standard two weeks later by the dedication ceremony there.

#### **ARMED FORCES DISPATCH CLASSIFIEDS**

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

#### **CATERING**

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

#### **CHIROPRACTIC**



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

#### DOG TRAINER



#### **HELP WANTED**

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

Armed Forces Dispatch newspaper delivery driver for news racks, stands, countertops, etc Coronado, Silver Strand, Imperial Beach. 2 Thursday mornings a month (approx 3 hours) Must have clean driving record, depe w/insurance, base access. 619-280-2985.

#### HORSE BOARDING

### HORSE BOARDING CARLSBAD

\$400/month Western casual, family-oriented ranch

We have roomy 12x48 or 12x24 corrals and provide a veterinariar recommended diet twice daily.

#### 760.840.0187

RENTALS APARTMENTS

CHULA VISTA - 2BR/2BA \$3200 & 3BR/ 2.5BA \$4200. New construction, near I-5, w/d in unit, 10 minutes to NASNI/32nd. 619-454-2545.

CORONADO - 1 BR apt. lovely, quiet, classic furnished, tv & internet included, laundry on-site. Terrace view to SD & bay. 1 years lease \$3150/mo. Shorter lease negotiale all utilities included 619-435-8738.

**DOWNTOWN/GASLAMP** – Furnished apt. Free cable TV/wifi/laundry. Full kitchen, parking available, 1 mo. min., king size bed, king, no pets. \$3500/mo. Call 619-232-4045, www.mudvilleflats.com.

"In three words I can sum up everything I've learned about life: It goes on Robert Frost

help how you behave.

"You can't help what you feel, but you can

Margaret Atwood

# Armed Forces Dispatch ● (619) 280-2985

Published by Western States Weeklies, Inc. 2604 B-280 El Camino Real, Carlsbad, CA 92008 E-mail: editor@navydispatch.com

#### RENTALS APARTMENTS **AVAILABLE**

NOW!!!

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

> **MOVE-IN** SPECIAL!

#### LEADINGHAM REALTY

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

#### RENTALS CONDOS

CORONADO - 2BR/1BA located 1 blk from beach & nr dwntwn. 2 off st, parking spaces, new applis & in unit w/d. Very clean & on 2nd floor w/stair access. Call Kim 619-955-0120.

#### **RENTALS** HOUSES

CHULA VISTA - 2BR/2BA 741 sq ft. Brand new construction. \$3495/mo. Includes utilities. Call 619-990-2738.

SAN YSIDRO - 3BR/1BA \$2950/mo newly emodeled, near freeway and schools, 10 miles from 32nd St Naval Base 619-417-

#### **RENTALS** ROOMS

SO EAST SAN DIEGO - Private BR. Shared spaces, kitchen, living room & 2 BA, safe environment, W/D incld, internet access outdoor smoking area, 1 prkg space. Sobe living housing. Military person preferred. All transportation w/in one block. \$1,100/mo, \$1,100/deposit. Call Sam 619-418-1959.

#### STABLES

HORSE BOARDING Carlsbad. \$400/mo 12x24 or 12x48 corrals, 760-840-0187

#### **THRIFT STORE**

#### MVET**© NEW STORE NOW OPEN** IN OCEANSIDE

40,000 clothing items & 10,000 miscellaneous items on our floor daily!

1527-A Mission Ave., Oceanside (760) 286-8880

Open 7 days a week 9am-7pm Sales support veterans & their families

#### **VOLUNTEERS WANTED**

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



## 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 posses 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,

**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: MCBCAM-PEN\_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

#### **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.navylifesw.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.

#### **SD Humane Society Community Veterinary Program**

For pet families with limited financial resources, the San Diego Humane Society's Community Veterinary Program provides affordable, compassionate and exceptional veterinary care to help keep pets out of shelters and with the people who love them. Clinic services are available at our San Diego Campus by appointment only, Tuesday through Saturday from 8 a.m. to 5:30 p.m. We also offer mobile clinic services twice a month, bringing veterinary services directly into the communities that need them most.

Please note: The Community Veterinary Program does not provide emergency or urgent care services. Eligibility requirements for our services include: Household income under \$70k/year and/or proof of enrollment in SSI, SNAP card, SSDI, WIC, pay stub, other federal/state assistance

https://www.sdhumane.org/programs/community-veterinary-program/

#### **SOCIAL SECURITY MATTERS**

# **Clarification of Medicare** IRMAA and MAGI

Dear Rusty: I am confused by an article in my local newspaper which said that "MAGI" (modified adjusted gross income), on which my Medicare Part B premium is based, is my Adjusted Gross Income, plus any non-taxable interest, plus 50% of the social security I received. The part that is confusing is the 50% part. When I look at my tax return my Adjusted Gross Income includes the taxable portion of my Social Security benefit which, in my case, is 85% of my total benefits. Why must 50% of benefits be added to my AGI if it is already included in my total AGI?

Signed: Confused

Dear Confused: The article you refer to was misleading for stating that the Modified Adjusted Gross Income (MAGI) used to determine your Medicare premiums includes your normal Adjusted Gross Income (AGI) from your income tax return, plus any nontaxable interest you may have had, plus 50% of the  $\bar{SS}$  benefits you received during the tax year. What the article should have said was that the MAGI which determines your Income-Related Monthly Adjustment Amount (IRMAA) to your Medicare premiums consists of your normal AGI from your tax return (which includes the taxable portion of your Social Security benefits), plus any non-taxable interest you may have had.

For additional clarity, the Income-Related Monthly Adjustment Amount (IRMAA) is a supplemental amount added to the standard Medicare premium for those with higher incomes. The thresholds at which the IRMAA supplements apply depend on your IRS filing status, and your MAGI determines the amount of supplement which will be added to the standard Medicare premium. Single filers with MAGI over \$103,000, or married filers with MAGI over \$206,000 will see an IRMAA supplement added to their Medicare premium. Those whose MAGI is under the first IRMAA threshold pay the standard Medicare premium, but those whose MAGI exceeds the first IRMAA threshold above will pay more. How much more depends on how much their MAGI exceeds the first IRMAA threshold by. The IRMAA supplement (the additional premium amount) could be anywhere from \$69.90 to \$419.30 per month for Medicare Part B (coverage for outpatient services), or an additional \$12.90 to \$81.00 per month to the Medicare Part D (prescription drug plan) premium - again dependent on how much over the initial MAGI threshold the person is for their IRS filing status. You can see the MAGI levels and corresponding IRMAA supplements at this Medicare website: www.cms.gov/newsroom/fact-sheets/2024-medicare-parts-b-premiums-and-deductibles

IRMAA and MAGI can be confusing. If you have questions about your Medicare premiums, help is available at SSadvisor@ amacfoundation.org, or at 1.888.750.2622.

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org.

#### **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

San Diego Campus

5480 Gaines Street

San Diego, CA 92110

Escondido Campus 3500 Burnet Drive Escondido, CA 92027

> **Armed Forces Dispatch** Like us on Facebook



# **Cold weather injuries peak in January, February**

Service members are often in danger of experiencing cold weather-related injuries because of cold and wet conditions present during various training and operational activities.

Wind chill and wetness (including from sweat) can increase the rate of heat loss. Cold weather-related injuries, otherwise known as CWIs, can occur at warmer conditions as high as 60 degrees Fahrenheit, but CWIs are much more common at freezing temperatures below 32 F.

"January and February are consistently peak months for our service members to experience CWIs," says Dr. Chip McCannon, a preventive medicine physician working for the Defense Health Agency–Public Health in Aberdeen, Maryland.

McCannon says that while CWIs do occur throughout the year, service members and unit leaders should be on the alert when temperatures drop.

Be On High Alert Now, But Be Aware All Year

When a service member experiences a CWI, the incident must be reported for military health surveillance to monitor trends and identify occurrence of cases outside expected patterns.

Katherine Kotas, a DHA-PH epidemiologist who analyzes the surveillance data, confirms that CWI cases for military service members are reported most frequently in the winter months.

"Military CWIs are reported year round, but the primary months of concern are from October through March," says Kotas. "In the 2024 cold season, nearly half of the CWIs were reported between January and February."

Kotas says that surveillance data from 2018 to 2023, as reported in the November 2023 Medical Surveillance Monthly Report, showed service members who most frequently experienced CWI were enlisted males younger than age 20 in combat-specific occupations, especially in the U.S. Marine Corps and U.S. Army.

# What are Cold Weather Injury Conditions and Symptoms?

McCannon describes three categories of CWI monitored by the military:

- 1. Non-freezing cold injuries occur primarily to hands and feet exposed to cool wet conditions. The two primary conditions include:
- Chilblains, from one to five hours of continuous or repeated skin exposure to cool wet conditions under 50 degrees such



# CWI risk can be reduced if both unit leaders and service members are aware of the conditions and symptoms and how to prevent them.

as in wet areas, wet weather, or from sweat in boots or gloves. Skin initially appears wet, white, and shriveled but becomes cold, swollen, and waxy. A casualty may feel pins and needles, tingling, numbness and then pain. Skin may develop blisters, open weeping, or bleeding.

- Immersion foot, also known as trench foot, is typically associated with prolonged (>12 hours) exposure of tissue, especially the feet, to wet cold and conditions at 32 degrees to 60 degrees. Inactivity and damp socks and boots (or tightly laced boots that impair circulation) can speed the time of onset and severity. Cold, numb feet may progress to feeling hot with aches, then shooting pains and pain sensitivity. Foot swelling and redness may change to pale and blue and may include bleeding.
- 2. Freezing cold injuries, or frostbite, is the freezing or crystallization of tissues primarily of the extremities (fingers, toes, ears, nose), when skin is exposed to extreme cold or high winds. Exposure time can be minutes or instantaneous if skin is exposed to extreme cold or high winds. Skin will feel cold, stiff, or woody and turn gray or a waxywhite color but can progress to purple or blackened skin. A casualty will feel numbness, tingling, or a stinging sensation. Blisters and restricted joint movement may also be present.
- 3. Hypothermia occurs when the body's core temperature falls below 95 degrees. This can occur suddenly, such as during partial or total immersion in cold water, or over hours or days, such as during extended operations or survival situations. Hypothermia is usually characterized as mild, moderate, or severe, based on a casualty's core temperature as measured rectally with a thermometer (oral and ear temperatures do not yield accurate results in a cold environment).

An initial sign of hypothermia

is vigorous shivering, though shivering may decrease or even stop as a person's core temperature continues to fall. A casualty may also show increasingly slowed reactions and changes in behavior, including mumbles and fumbles, as cold affects muscle and nerve function. This can progress to confusion, sleepiness, slurred speech, shallow breathing, weak pulse, and low blood pressure.

# How Can You Reduce Your Risk of Cold-Weather Injuries?

McCannon says while CWIs will always be a threat during military training and combat operations, the risk can be reduced if both unit leaders and service members are aware of the conditions and symptoms and how to prevent them:

# Remember the acronym COLD: Keep it Clean Avoid Overheating Wear it Loose & in Layers Keep it Dry

Everyone should keep their feet dry by changing wet or damp socks as soon as possible. McCannon recommends avoiding cotton clothing, socks, or gloves as cotton holds perspiration. He also emphasizes awareness of what can increase an individual person's risk.

#### Personal Characteristics that Can Increase Your CWI Risk

Medical conditions. Having had a prior CWI increases one's risk of another CWI, possibly a more severe one. Raynaud's Disease causes blood vessel constriction in cold temperatures, resulting in reduced blood flow to fingers and toes which increases frostbite risk. Other diseases that may also increase susceptibility to CWIs include anemia, diabetes, sickle cell disease, hypotension, hypothyroidism, and atherosclerosis.

**Some medications.** Benzodiazepines, tricyclic antidepressants, barbiturates, and general anesthetics impair blood vessel constriction, increasing risk of

Alcohol. Though it imparts a sense of warmth, alcohol dilates skin blood vessels which increases heat loss. It can also impair the senses and judgment, making it difficult to notice signs and symptoms of a CWI.

**Nicotine.** Smoking, chewing, and vaping can cause increased constriction of skin blood vessels, which increases the risk for frostbite.

Self-care tips to reduce your risk of developing a cold weather injury: Dress in loose clothing and layers. This helps you regulate your body's temperature and remove or change layers.

Keep skin dry by changing out of wet clothing, gloves and footwear (especially socks). Heat loss increases when skin is damp, increasing risk of CWI.

Alert your unit leader and battle buddy of prior CWI, medical conditions, or medications that may increase your risk of CWI. Heightened awareness balances the increased risk.

Abstain from unhealthy behaviors such as alcohol or nicotine use on days preceding and during activities in cold or wet conditions.

Consume adequate calories through nutritious food. More calories are needed to maintain critical body thermal functions such as shivering in colder temperatures.

Drink plenty of fluids to stay hydrated. The temperature of the fluids is not as important as maintaining hydration; in cooler temperatures you may not realize how much fluid you are losing through sweat.

Maintain fitness levels. Keeping a healthy weight and doing

150–300 minutes of aerobic exercise and two sessions of strength work each week can increases your body's resilience to illness and injury.

Get quality sleep each day. Getting sleep allows your body to recharge so it can function more efficiently. If military operations don't allow for the ideal six-eight consecutive hours, utilize military guidance for tactical naps.

Avoid face camouflage. Face camouflage paint should not be used when the air temperature falls below 32 degrees because the paint conceals changes in skin color which signal the early development of frostbite.

# What Happens if You Are Injured?

To avoid further tissue damage, use dry, loose layers of clothing for warmth and seek medical assistance, says Mc-Cannon. "Do not attempt to rub injured skin, and do not use snow or external heat sources, including warm water or snow. Do not attempt to thaw frozen tissues if there is a chance of refreezing before getting medical attention."

# Armed Forces Dispatch • (619) 280-2985 Published by Western States Weeklies, Inc.

Published by Western States Weeklies, Inc. 2604 B-280 El Camino Real, Carlsbad, CA 92008 E-mail: editor@navydispatch.com



#### **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 https://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



# Let us help you use your VA home loan benefit

# **Guaranteed Rate is your trusted** VA loan expert.

Military Veterans and those actively serving have earned a number of significant VA home loan benefits.

Guaranteed Rate understands the value of those benefits, and we're here to help you maximize them and make the smartest decisions for you and your family.

To show our support for those who serve, we also offer a number of additional benefits, including waiving the lender fee and increased credit flexibility.

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





 $\mathsf{THE}$ TEAM

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

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 DFPI450660, CO - 100522433, CT - LO-450660, DC - MLD450660, FL - L081708, 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 - 1194568, 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

# Rates are at 18 month low

# Find the right **VA** Loan for you

Apply on line and receive expert advice with 100% transparency, including rates and payments.

## Proud partner of the USO

We are one of a small group of lenders that partner with the USO and their USO Pathfinder® program.

## **Great savings & choice**

We waive the lender fee (\$1,440) and have loan options for credit scores of 550 and up.

### FREE appraisal on home purchase or refinance

In honor of your service and to show our gratitude, we are offering a FREE Appraisal on a home purchase or refinance through January 30, 2025.

### A dedicated team of VA loan experts

Our VA specialist team includes 55 Vets and has processed more than \$12 billion in VA loans.