

Career Advice

Interpersonal Edge this week: Break-throughs come after breakdowns.

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AutoMatters & More

Meat and Potatoes of Life

Jan Wagner and Lisa Molinari offer their profound insight.

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Navy Marine Corps Coast Guard Army Air Force

ARMED FORCES DISPATCH



Memorial Day
Monday May 25, 2020
All gave some, some gave all
Remembering our fallen heroes

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

SIXTIETH YEAR NO. 4
THURSDAY, MAY 21, 2020

RESIDENT SATISFACTION AND PARTICIPATION

SHOWS IMPROVEMENT IN FALL 2019 PPV HOUSING SURVEY

WASHINGTON - Navy Public Private Venture (PPV) housing residents expressed a marked improvement in housing satisfaction according to survey results from the annual Resident Satisfaction Survey (RSS) conducted in the fall of 2019. Even with the upward trend, Commander, Navy Installations Command (CNIC) continues to focus on improving the PPV housing program.

“We remain committed to providing each PPV housing resident what they need, even during the uncertainty caused by COVID-19,” said Vice Adm. Mary M. Jackson, commander CNIC. “While an increase in average overall scores indicates that our corrective actions have contributed towards address-



ing our deficiencies, it is each and every family’s experience that matters most. We welcome candid feedback from our warfighters and their families as we seek to improve our culture of excellence and accountability.”

The Fall 2019 response rate of 35.8 percent increased to near the historical average response rate for the annual RSS, which is 10 percent higher than the “out of cycle” RSS administered by the Navy in April-May 2019. The 35.8 percent response rate is higher than what is required to meet statistical significance for

multifamily housing, and serves as a reflection of residents’ willingness to express opinions.

“I encourage every resident to take their housing surveys and give us feedback whenever your RSS is scheduled,” said Greg Wright, CNIC housing director. “With increased resident participation, we gain better insight into where CNIC and our housing partners are getting it right and where we need continued focus. The 10 percent increase in response rate is really the best news out from the survey because it means we

have a clearer picture of where we are at with improvements to PPV housing.”

In addition to the annual RSS, PPV housing residents also have the opportunity to provide feedback about their satisfaction with move-in, move-out, and maintenance work orders by using the PPV online portal or smart phone app at any time

throughout the year. The Navy monitors these responses to measure project performance and to be aware of issues to which the Navy can respond. Resident participation in these surveys is extremely valuable because the information is used to help improve the overall performance of the project – we depend on residents to let us know what is

see Survey, page 9

Navy clarifies advancement eligibility due to postponements

The Navy issued clarifying guidance for enlisted advancement eligibility due to the postponement of the Spring Navy-wide advancement exam, enlisted promotion selection boards, and suspension of the Cycle 1, 2020 physical fitness assessment (PFA) as a result of ongoing efforts to mitigate the spread of COVID-19. NAVADMIN 145/20, released May 19, provides clarifying guidance to enlisted advancement eligibility issues arising from the suspended spring PFA. The announcement is also intended to head off any potential concerns with Sailors approaching high-year tenure gates, once the postponed advancement exam and selection board cycles resume. “Sailors who were waiting to regain advancement eligibility or have their delayed advancement reinstated will have to wait a little bit longer because of the PFA suspension,” said Lt. Cmdr. Peter Simerman with the naval personnel office. “Once social distancing policies have been relaxed, we’ll allow passing mock PFAs to count toward Sailors regaining advancement eligibility and also for those who had their advancement withheld due to a PFA failure, to have their advancement reinstated.” Sailors who were selected for advancement during fall 2019 cycles 105 or 244, or who’re a part of an auto or accelerated advancement program, but had advancement withheld due to failing one or more PFAs will receive an additional six months to have their advancement reinstated. “Questions and concerns about this policy clarification can be answered by calling the MyNavy Career Center at 1-833-330-6622 or by e-mail at AskMNCC@navy.mil.



U.S. Air Force illustration by Airman 1st Class Jennifer Gonzales

Why is the poppy a symbol of Memorial Day?

In the war-torn battlefields of Europe, the common red field poppy (*Papaver rhoeas*) was one of the first plants to reappear. Its seeds scattered in the wind and sat dormant in the ground, only germinating when the ground was disturbed - as it was by the very brutal fighting of World War 1.

John McCrae, a Canadian soldier and physician, witnessed the war first hand and

was inspired to write the now-famous poem “In Flanders Fields” in 1915. He saw the poppies scattered throughout the battlefield surrounding his artillery position in Belgium.

The Poppy Lady

In November 1918, days before the official end of the war, an American professor named Moina Michael wrote her own poem, “We Shall Keep the Faith,” which was inspired by McCrae’s

“In Flanders Fields.” In her poem, she mentioned wearing the “poppy red” to honor the dead, and with that, the tradition of adorning one’s clothing with a single red poppy in remembrance of those killed in the Great War was born. Moina herself came to be known - and honored - as “The Poppy Lady.”

The symbol spreads abroad

The wearing of the poppy was traditionally done on

Memorial Day in the U.S., but the symbolism has evolved to encompass all veterans living and deceased, so poppies may be worn on Veterans Day as well. Not long after the custom began, it was adopted by other Allied nations, including Canada, Australia, New Zealand, and the U.K., where it’s still popular today. In these countries, the poppy is worn on Remembrance Day (Nov. 11).



MEMORIAL DAY



Far away
From all they knew,
With hearts of pride
And courage true,

Vowed to serve
As freedom's light,
And through their strength
Our nation's might,

They gave all
Our brave defenders,
Where poppies lie,
We will remember.



PoppyInMemory.com

Update: NAS Pensacola investigation

On May 18, the Department of Justice and the Federal Bureau of Investigation announced additional findings about the shooting on Dec. 6, 2019, at Naval Air Station Pensacola.

Ensign Joshua Watson, Airman Mohammed Haitham, Airman Cameron Walters, and eight others were wounded in the terrorist attack.

The new information provided by FBI Director Christopher Wray and Attorney General William Barr underscores the threats to the nation posed by al-Qa'ida and its affiliates and highlights the necessity of the security measures taken every day to protect the American people, the country's interests and friends - as well as those that defend the nation.

"Department of Defense is incredibly grateful for the diligent work by the FBI team investigating this horrific attack that took the lives of three American patriots," said Secretary of Defense Mark Esper. "Based on the FBI findings, and in addition to already executed protective measures, the Department will take further prudent and effective measures to safeguard our people."

In response to this terrorist attack, the Department of Defense took immediate action, ordering a stop to all International Military Student operational training at U.S. installations and directing a review of all vetting and security procedures. In January Esper went to Pensacola and met with Navy leadership, and with flight training students and first responders to hear first-hand the accounts of those on the scene.

Within two weeks of the tragedy, the Secretary approved an extensive list of findings and recommendations and directed immediate implementation across all the military Services.

These include additional measures for background checks and new physical security procedures, specifically:

- New restrictions on IMS possession and use of firearms and ammunition.
- New control measures for limiting IMS access to military installations and U.S. government facilities.
- New standards for training and education on detecting and reporting insider threats.
- Establishment of new vetting procedures that include capabilities for continuous monitoring

of IMS while enrolled in U.S.-based training programs.

•Acknowledgement of willingness to abide by these standards, committing to full compliance with all U.S. laws on-and off-duty.

DoD continues to work with the FBI as they uncover more information pertaining to the terrorist, his links with al-Qa'ida, and the methods he used to conceal this from the nation. At the same time, DoD continues to review procedures to identify any additional vetting and security measures that can be adopted.

Despite this tragic event, U.S. military partnerships and the international military student program remain strong and are a vital component of the country's National Defense.

Total Navy Battle Force: 299
Ships Underway
 Deployed Ships Underway: 66
 Non-deployed Ships Underway: 45
 Total Ships Underway: 111
Ships Deployed by Fleet
 Fleet Forces: 3
 3rd Fleet: 1
 4th Fleet: 6
 5th Fleet: 24
 6th Fleet: 12
 7th Fleet: 59
 Total: 105

Navy relieves warship skipper less than 2 weeks after massive fuel spill

The commander of a guided-missile cruiser that dumped 4,000 gallons of diesel fuel into a Virginia river on May 7 was relieved of duty "due to a loss of confidence in her ability to command," according to news accounts and a Navy statement.

Capt. Erica Hoffmann, a New York native and Naval Academy graduate, had commanded USS *Philippine Sea* since April 2019. She was relieved Monday by Rear Adm. Richard Cheeseman, commander of Carrier Strike

Group 2, the Navy statement said.

Philippine Sea was moored at Naval Weapons Station Yorktown when the fuel was released into the York River, according to Virginia TV station WVBT. Most of the fuel was contained using booms, a fuel vacuum and absorbent material, the station reported.

The Navy announcement didn't Hoffmann's firing to the spill.

"Many factors weigh into a decision to relieve a commanding officer due to loss of

confidence," wrote Lt. Cmdr. Richlyn Ivey, a spokeswoman for Naval Forces Atlantic, in an e-mail May 19 to Stars and Stripes.

Commissioned in 1996, Hoffmann held a number of billets aboard Navy warships, including reactor officer on aircraft carrier USS *George Washington* and executive officer aboard guided-missile frigate USS *Samuel B. Roberts*. She has served in several conflicts and as an instructor at the Navy's school for surface warfare officers.



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Space Force flag unveiled at White House

by Jim Garamone,
DOD News

Defense leaders presented the flag of the Space Force to President Donald J. Trump May 15 in the Oval Office. The flag of the newly created armed service will hang alongside those of the other military services at the White House.

"I just want to congratulate everybody and thank everybody," the president said. "Space is going to be ... the future, both in terms of defense and offense in so many other things."

Defense Secretary Dr. Mark T. Esper called the presentation of the flag historic. "The United States has been a spacefaring nation for decades," he said during the short ceremony.

The creation of the Space Force was necessary because adversaries have "weaponized" space, he said. Space is a war-fighting domain. "The United States is now doing what it needs to do to protect our assets in space and ensure that space remains the heavens by which we



Photo by Shealah Craig-head

not only protect America, but we sustain our economy, we sustain our commercial capabilities, we sustain Americans' way of life," Esper said.

Gen. Mark A. Milley, the chairman of the Joint Chiefs of Staff, called space critical to the U.S. "If we are going to sustain our way of life, and we're going to defend our nation, then we're going to have to defend ourselves in space."

Gen. John Raymond, commander of the U.S. Space Command and the nation's first chief of space operations, thanked the president for his support of the 16,000 space professionals assigned to the Space Force. Those men and women come to work every day focusing on providing space capabilities for our nation for joint coalition forces and for the world, Raymond said. "We're proud of this flag. We're proud to have an opportunity to present it to you here for display in the White House."

Air Force Secretary Barbara M. Barrett stressed the integral role space plays in everyday American life. "Most ... Americans, before their first cup of coffee in the morning, have used space, but very few people realize how important space is to everything that we do," she said.

But the domain is vulnerable, and space-based equipment needs to be defended and toughened. "You've recognized that and built a force that will help to protect our assets in space, and deter aggressive action in space, and if deterrence doesn't work, to be able to defend our assets in space and those of our allies," she told Trump.

"Space Force is proud to present the official flag to the President, to our space professionals across the globe, and to the American public, thus establishing another piece of our culture," said Lynn Kirby, the Space Force spokesperson. The official flag of the Space Force is derived from key and central elements of the seal of the Space Force, she said.

CAMP HANSEN, Okinawa (May 8, 2020) - Marines the 3rd Marine Division under the Unit Deployment Program, and Cpl. Rocco Vecchio, a dog handler, debrief after conducting military operations in urban terrain training on Camp Hansen, Okinawa, Japan, May 8, 2020. MOUT ensures Marines remain proficient and lethal by honing their training in urban areas to respond to fighting within cities. Marine Corps photo by Cpl. Savannah Mesimer



Dog briefing

Army

•Two JBLM soldiers charged in Army veteran's death plead not guilty

Navy

- Navy 'cautiously optimistic' it will reach recruiting goals this year, despite COVID-19 challenges
- Selection boards to resume in July, Navy says
- No shipbuilding plan, but Navy works on new ships to counter China
- Navy looks to pro sports to boost performance of EOD techs and divers
- Navy still sees ship maintenance delays despite new contracting strategy
- Naval Academy pushes back Induction Day and start of Plebe Summer
- Secretary of Defense Mark Esper to give recorded commencement speech at Naval Academy commissioning
- Navy ships improve attack with new multi-beam satellite antenna



Air Force

- COVID-driven boot camp test at Keesler graduates first class
- Air Force finally has plans to test a laser weapon on its AC-130J gunship
- Aviano-based airman first class dies in single-car accident
- Hurricane Hunters get early start on 2020 season

Marine Corps

- The Marine Corps' first new amphibious vehicle since Vietnam is getting a 30mm cannon

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ariel@fbcoronado.com FB: First Baptist Church of Coronado

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Social Security Matters

by Russell Gloor

Ask Rusty - Husband confused about spouse benefits

Dear Rusty: I am 65 and still working and plan to work for some time to come. My birthdate is February 1955. My wife is 64 and not working. Her birthdate is January 1956. Half of my benefit is more than half of hers. I am confused on the spousal benefit rules. If she were to take her Social Security early before she reaches her full retirement age, what are the rules that affect her? Signed: Confused Husband



Dear Confused: First I must clarify that spousal benefits do not work as you have suggested, that "half of my benefit is more than half of hers." Spousal benefits are always based upon the amount the individuals are due at their full retirement age, regardless of the age at which they claim. If half of your benefit at your full retirement age (FRA) is more than your wife's full benefit at her full retirement age, then the difference between those two numbers is a "spousal boost" which is added to your wife's own payment amount when her spouse benefit starts. If she has reached her FRA when you claim and her spouse benefit starts, your wife will get the entire spousal boost; if she has not, the spousal boost will be reduced. Your wife cannot collect a spousal benefit until you start collecting your Social Security, so if she claims benefits before you claim she will initially get only what she is entitled to on her own work record. Then when you claim, the "spousal boost" will be added to her benefit. If you claim at your FRA, your wife will not yet have reached her full retirement age, so her spousal boost amount will be reduced and added to her own reduced benefit amount, making her total benefit as your spouse less than 50 percent of your FRA benefit amount.

Your full retirement age is 66 years and 2 months, and you won't be entitled to full benefits until you reach that age. For your awareness, you can wait beyond your FRA and earn delayed retirement credits, up to age 70 when your benefit would be about 31 percent more than it would be at your FRA, but your wife cannot get her spousal boost until you claim. And also for your awareness, if you claim benefits before you reach your FRA and continue to work, you'll be subject to Social Security's earnings limit (\$18,240 for 2020) which, if exceeded, will cause SS to take back some of your benefits. The earnings limit goes up by about 2.5 times in the year you reach your FRA and goes away when you reach your full retirement age.

Your wife's full retirement age is 66 years and 4 months and any benefits she claims on her own record prior to reaching that age will be reduced. At 64 she could claim her own benefit from her own work record (assuming she has at least 40 SS credits), but that benefit would be reduced to about 85% of what she would get at her FRA. And claiming at age 64 would also affect the amount of her spousal benefit when that starts. The only way your wife can get 100 percent of the amount she is due as your spouse is to wait until her FRA to claim any benefit. If she claims her own benefit at age 64 or any time before her FRA, not only will her own benefit be reduced, but her eventual benefit as your spouse will be less than 50 percent of your FRA benefit amount, even if you wait to claim until your wife reaches her FRA. That's because her spousal boost, when it occurs, will be added to the reduced SS retirement amount she is getting because she claimed before her full retirement age.

You're certainly not alone to be confused about spousal benefits as this is one of the most confusing areas of Social Security's rules. But I hope the above provides what you and your wife need to make an informed claiming decision.

Russell Gloor is a certified Social Security advisor with the Association of Mature American Citizens.

'Terrified and trapped': Paralyzed veterans struggle during pandemic

by Nikiki Wentling,
Stars and Stripes

Army veteran Stan Brown, a quadriplegic, relies on seven caregivers for nearly everything, from eating and dressing to running errands.

A few weeks ago, when one caregiver showed up to his St. Louis home with a cough, Brown, 72, sent her away and spent the next six hours confined to his bed until his next caregiver arrived for her shift.

Not long after that incident, another caregiver called in sick. She later tested positive for the coronavirus. Brown spent the following two weeks anxiously monitoring himself for symptoms, afraid he had the virus and could spread it to his other caregivers. Though he tried, he was never able to get tested.

"Your mind goes fairly wild," Brown said. "I kept thinking, 'Do I have a cough? Am I hot? Do I taste this? Can I smell this?'"

It's been several weeks since his caregiver tested positive, and Brown hasn't shown any symptoms. However, he's still anxious, and he plans to remain inside despite Missouri, his home state, beginning its reopening plan last week. It will be a long time before Brown feels safe, he said.

"I won't feel back to normal again until we have a vaccine,

even if it levels off," Brown said. "I'm not going to feel safe getting out until that happens."

As the coronavirus pandemic continues to be a deadly force in the United States, paralyzed veterans are struggling to meet their basic needs, such as buying groceries, according to Paralyzed Veterans of America, which aids and advocates for veterans with spinal cord injuries. The organization is also concerned about the mental health of its members, some of whom already suffer from anxiety, depression and post-traumatic stress disorder.

And for people with paralysis, the coronavirus poses an especially dire risk. The virus attacks the lungs, leading to breathing problems. Some people with paralysis have respiratory insufficiency, according to the Christopher & Dana Reeve Foundation. Because they may not have use of their abdominal or intercostal muscles, which form the wall of the chest, they lose the ability to force a cough, making them susceptible to respiratory infections.

The Department of VA operates 25 Spinal Cord Injuries and Disorders Centers across the country and maintains a registry of 24,531 paralyzed vets. As of this week, 96 paralyzed vets had tested positive for the coronavirus, said VA Press Secretary Christina Noel. Of those, 15 veterans - or 16 percent - have died.



Army veteran Stan Brown, a quadriplegic, relies on a team of seven caregivers, one of whom tested positive for the coronavirus last month. Brown fears being left alone without help if he were to contract the virus. Photo courtesy of Paralyzed Veterans of America

The fatality rate across the U.S. population has been difficult for experts to estimate because of a lack of testing. Early figures have shown that about 5 percent of Americans who were confirmed to be infected with the virus have died.

According to VA data, 985 of its nearly 12,000 coronavirus patients - or more than 8 percent - have died. In comparison, the virus is "kind of a death sentence" for paralyzed veterans, said Tom Wheaton, a paralyzed Navy veteran and the national treasurer of Paralyzed Veterans of America.

Wheaton, 53, has been quarantining with his family at their home in Golden, Colo., for

over two months. As a leader of PVA, Wheaton has spent his days checking on members over the phone and on his iPad. He's worried about their mental health, he said.

"We're terrified and trapped - a lot more trapped than the general American," he said. "It's completely grounded us."

Wheaton's wife, Angela, serves as his caregiver, and he's in constant interaction with their two teenage children. However, a lot of PVA members, like Brown, live alone and rely on hired caregivers to come into their homes - a concept that now creates anxiety and fears of getting sick, Wheaton said.

see **Vets**, page 9

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BIGBLOCK REALTY featured CBS NBC FOX NEWS Forbes abc

Breakthroughs come after breakdowns

by Dr. Daneen Skube
Tribune Content Agency

Q: I'm feeling overwhelmed and frustrated with the number of problems I face at work and home. I fall into bed exhausted every night. I know you emphasize problem solving in your

work of creating a new effective future.

Often during breakdowns, our former patterns fall into pieces like a knocked over child's Lego set. The good news is you can now take all the pieces and re-

arrive at a breakthrough. Think of a breakdown as a knight going into a dragon's cave where the dragon guards a treasure. The knight must walk through the battle with the dragon (think reptilian brain) to arrive at the treasure. The potential hero or heroine who walks away never prevails.

Most of us can relate to being within a dragon's lair right now, as most of us are having small or large breakdowns. We can decide to get T-shirts reading, "2020 -- Year of the great breakdown" or "2020 -- Year of the great breakthrough," the choice is up to us!

The last word(s)

Q: I'm looking at the next

seven months and worrying myself into a crispy critter. Is there any way to do long-range planning right now?

A: No, skip the 10-year plan and opt for the one-week or one-month plan. There are too many variables to worry or plan for what you cannot predict.

Daneen Skube is an executive coach, trainer, therapist and speaker. She appears as television's "Workplace Guru." She's the author of "Interpersonal Edge: Breakthrough Tools for Talking to Anyone, Anywhere, About Anything" (Hay House, 2006). You can contact Dr. Skube at www.interpersonaledge.com or 1420 NW Gilman Blvd., #2845, Issaquah, WA 98027. Sorry, no personal replies.

New emergency leave available to Army civilians affected by COVID-19

by Joseph Lacdan
Army News Service

Army employees affected by the coronavirus pandemic will have the option of taking up to two weeks of emergency paid sick leave in addition to other paid leave entitlements.

The new leave option, part of the Families First Coronavirus Response Act, allows civilians to take the emergency leave from April 1 through Dec. 31, provided that they meet certain conditions. The emergency sick leave will be separate from the normal sick leave civilians accrue and can be taken without using accrued sick leave. "This is a new leave category that is provided to employees that may need to use this option to be able to care for family members or themselves, which is critically important as we all navigate our way through COVID-19," said Thomas Fore, deputy assistant secretary of the Army for civilian personnel.

The leave is available to civilians required to remain in quarantine by a federal, local or state quarantine order.

Refer to https://www.army.mil/article/235538/new_emergency_leave_available_to_army_civilians_affected_by_covid_19.

Navy selection boards set to restart July 1

MILLINGTON, Tenn. - Selection, advancement and continuation boards are all set to restart July 1st, ensuring that Sailors across the fleet are in no way disadvantaged by the Novel Coronavirus (COVID-19) delays to the original board dates.



Chief petty officer combination covers and charge book vessels. Photo by MCCS Michael A. Lantron

"Our overriding commitment is that no Sailor will be disadvantaged by the delay in boards," said Rear Adm. Jeff Hughes, commander, Navy Personnel Command. "Although the boards were postponed, those who are selected for promotion can expect to be assigned the original date of rank and receive any back pay and allowances they're warranted."

Boards were originally postponed on March 18 to ensure the safety of all board participants. Since then, numerous risk mitigation precautions have been included in a comprehensive restart plan to minimize health risk during the board process. Navy also continues to expand the number of administrative selection boards conducted via virtual means.

"As in our decision to postpone the boards and now in our plans for restart, we carefully assess the COVID-19 risk and will take the necessary precautions going forward to ensure the health and safety of all participants so we can accomplish the selection board mission," said Hughes.

Sailors' Official Military Personnel Files will be reviewed as of the original board convening date and their eligibility will remain the same.

Deadlines for letters to the board remain the same as originally set, except for the Reserve E-7 Board, which had a deadline of May 18 to compensate for delays in their eligibility determination. The remaining deadlines remain the same to maintain a fair and impartial balance across the fleet, but Sailors are encouraged to submit a letter if they feel their eligibility is unclear.

The restart plan will enable enlisted advancement board results to be approved and announced within 30 days of a board adjourning. Officer promotion boards require additional reviews and results are expected to be approved and announced 100 days after a board adjourns.

Board members and recorders are still needed, and those who meet the eligibility requirements are urged to submit applications as soon as possible.

For more information, read NAVADMIN 144/20 at www.npc.navy.mil. The latest DoD policies can be found at: <https://www.defense.gov/explore/spotlight/coronavirus>.

INTERPERSONAL EDGE:

columns, but how can I expect to problem solve in the middle of this crisis?

A: You can problem solve in the middle of any crisis if you realize all breakthroughs and innovations come after breakdowns. During a crisis, what is not working is neon sign apparent. Our frustration comes in not having a solution while we are certain we cannot continue the way we were.

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ARABIAN GULF (May 17, 2020) - A pod of dolphins travel with guided-missile destroyer Paul Hamilton. Navy photo by MC3 Matthew F. Jackson



SOUTH CHINA SEA (May 15, 2020) - Sailors assigned littoral combat ship Gabrielle Giffords prepare to climb through a hatch during a general quarters drill. Navy photo MC2 Brenton Poyser



CORONADO (May 14, 2020) - A member of Crewman Qualification Training Class 109 receives a Special Warfare Combatant-craft Crewman (SWCC) Basic pin during a graduation ceremony. The graduates will join a Special Boat Team, where they will utilize specialized craft to provide covert insertion capabilities, deliver operators, and provide heavy weapons and other support. Navy photo by MC1 Anthony W. Walker

USNS *Mercy* returns home, prepared for future tasking

SAN DIEGO (May 15, 2020) – Hospital ship USNS *Mercy* (T-AH 19) arrived to Naval Air Station North Island, May 15, after supporting the Department of Defense (DOD) response efforts in the greater Los Angeles area during the coronavirus outbreak.

Mercy spent nearly 50 days pierside at the Port of Los Angeles, serving as a referral hospital treating non-COVID-19 patients, and in effect as a ‘relief valve’ for local hospitals as they were able to focus their efforts on COVID-19 cases. The ship will take the necessary steps to return to a “Ready 5” status to

“That was a monumental task and it was amazing to watch it unfold.”

Mercy supported the lead agency, the Federal Emergency Management Agency (FEMA), under the Department of Defense’s Defense Support of Civil Authorities (DSCA) mission. The ship, which arrived in Los Angeles March 27, was tasked with providing care to non-COVID patients, bringing the first aboard March 29. While on mission, 77 patients were provided care ranging from basic medical/surgical care to critical care, to trauma, as the ship served as a ‘relief valve’ for state and local healthcare providers. Additionally, the medical professionals on board conducted 36 surgeries, 77 X-ray exams, 26 CT scans and administered hundreds of ancillary studies ranging from routine labs to high-end x-rays and blood transfusion support.

“This team of professionals came together as a unit very quickly and were ready to meet the mission objective when we reached Los Angeles. That was a monumental task and it was amazing to watch it unfold.”

be prepared for future tasking including COVID-19 or other humanitarian assistance and disaster relief efforts.

“The entire crew was invested in this mission and it showed, from the medical professionals who cared for patients in the ICUs and wards, to those who performed life-saving surgeries in the operating rooms, and to the support staff of every specialty, including those who made sure the patients and crew had good food to eat,” said Capt. John Rotruck, commanding officer of *Mercy*’s medical treatment facility. “Now as we return from this mission, I couldn’t be more proud of the work everyone did.”

Capt. Dan Cobian, commodore Destroyer Squadron 21 and the mission commander, echoed those sentiments.

“This team of professionals came together as a unit very quickly and were ready to meet the mission objective when we reached Los Angeles,” he said.

While in Los Angeles, *Mercy* personnel worked closely with FEMA, state, and local public health authorities to help protect the health and safety of the American people.

“Relationships are critical during a crisis response,” said Vice Adm. Scott D. Conn, commander, Third Fleet and Maritime Command Element-West said. “Our response was greatly aided by the relationships and trust we have been able to foster with FEMA, the State of California, Los Angeles County, and the City of L.A. through annual Defense Support to Civil Authorities Senior Leadership Seminars and Los Angeles Fleet Week. Whether at home or abroad, we can surge capability but we can’t surge trust.”

Approximately 60 personnel assigned to *Mercy*’s MTF will continue to provide support at select skilled nursing facilities in support of FEMA, state and local healthcare providers.

NCIS seeking information on hit and run

Naval Criminal Investigative Service is seeking help from any witnesses to an incident on May 2 in which a Navy service member pedestrian was struck during a hit and run incident on E. Harbor Drive in San Diego.

The incident occurred approximately 4:30-4:45 a.m. on Saturday, May 2. The vehicle is believed to be a non-commercial vehicle driving northbound in the vicinity of the pedestrian foot bridge connecting the “wet” and “dry” sides of

Naval Base San Diego. This location is just south of the main gate located at the intersection of E. Harbor Drive and 32nd Street.

The vehicle may have sustained front-end damage.

Reporting is anonymous. Ways to report: Phone NCIS tip line: (877) 579-3648; NCIS Android and iPhone apps; Text “NCIS” and tip info to CRIMES (274637); Online at www.ncis.navy.mil.

USS *Theodore Roosevelt* begins at-sea simulation

by Caitlin Doornbos,
Stars and Stripes

YOKOSUKA NAVAL BASE, Japan - After spending six weeks sidelined in Guam to battle a coronavirus outbreak on board, USS *Theodore Roosevelt* took a step toward re-deploying over the weekend, the Navy said May 18.

Sailors aboard the aircraft carrier on Sunday began an at-sea simulation called a “fast cruise” while moored at Naval Base Guam, according to a statement.

During a fast cruise - typically one of the final steps before a Navy vessel deploys - crews “simulate normal underway conditions while testing the critical systems required to sustain the ship during its upcoming underway operations,” the statement said.

“Fast cruise is a major milestone for the ship and for the crew,” *Roosevelt* commander Capt. Carlos Sardiello said in the statement. “Our Sailors have tested all of the ship’s systems individually, but this is our opportunity to integrate all of that together and show that *Theodore Roosevelt* is ready and able to go back to sea.”

The carrier had been deployed to the Western Pacific when it diverted to Guam on March 26 after several of its sailors tested positive for the coronavirus. Since then, more than 1,150 *Roosevelt* Sailors have tested positive, one of whom died, according to the Navy.

As many as 13 Sailors from *Roosevelt* have tested positive for the virus a second time, according to news sources. Those Sailors and a number of others who had contact with them were removed from the ship.

Most of the 4,800-person crew disembarked and were isolated last month as the carrier was sanitized. The Navy began moving sailors back aboard *Roosevelt* on April 29 after all crew members were tested for the virus.

As of Sunday, 2,900 Sailors had returned to the carrier, according to Monday’s statement.

During the fast cruise, Sailors will also be “implementing new measures to protect the crew from possible exposure to the novel coronavirus,” the statement said. For the past month, Sailors have been wearing masks and maintaining social distance.

“Safely navigating an aircraft carrier is a complex process that involves teams of Sailors throughout the ship,” *Roosevelt* navigation officer Cmdr. Christopher Brown said in the statement. “We’re setting the normal underway watches and running through various navigation scenarios so that the bridge watch teams can learn how to effectively communicate with one another while still protecting themselves and each other.”

After the fast cruise, *Roosevelt* will begin underway training and carrier qualifications “to support the air wing’s return to operational readiness.”

Not all *Roosevelt* Sailors will attend, though. Those who are not required for the underway training will remain pierside to support sailors still in quarantine and isolation, the Navy said.

After the air wing conducts its carrier qualification flights, the remainder of the crew will re-embark, according to Monday’s statement.

The ship will not wait for all crew members to clear quarantine before returning to sea, Sardiello told CBS News on May 5. Those who remain in isolation at the point of re-deployment will stay behind.

Sardiello took over for Capt. Brett Crozier when then-acting Navy Secretary Thomas Modly removed him as commander after a letter he wrote pleading for help for his crew was leaked to the *San Francisco Chronicle* and picked up by worldwide media.

“The spread of the disease is ongoing and accelerating,” Crozier wrote March 30. “We aren’t at war. Sailors don’t need to die.”

Modly received backlash from sailors and lawmakers for removing Crozier and resigned about a week later after a recording of his speech to *Roosevelt*’s crew criticizing Crozier and calling him “stupid” was leaked to the public.

Crozier’s removal prompted a preliminary inquiry into the handling of the *Roosevelt* outbreak. After receiving the inquiry’s results, Chief of Naval Operations Adm. Mike Gilday on April 30 ordered a follow-on command investigation.

Gilday and new acting Navy secretary James McPherson on April 21 recommended Crozier be returned to *Roosevelt*’s helm, the *New York Times* reported May 1. That decision was delayed, however, with the announcement of the follow-on investigation.

The results, due to Gilday by May 27, will “provide a more robust documentation of events and give a fuller consideration of the circumstances surrounding the matter,” Gilday’s spokesman, Cmdr. Nate Christensen, said in a statement last month.

Roosevelt has been away from its San Diego homeport since it left for patrol on Jan. 17.



Carrier *Theodore Roosevelt* moored in Guam on May 15. Photo by MC3 Conner D. Blake



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Vets continued from page 5

Members have been calling to do “buddy checks” and encourage each other. Wheaton described the calls as a lifeline during this stressful time.

“The anxiety, depression – we want to make sure those aren’t prevalent with our members,” Wheaton said. “We don’t want them to come close to thoughts of suicide, which is a risk for us, anyway. This last month is not making it easier.”

Besides their members’ mental health, PVA is worried about paralyzed veterans being able to meet their basic needs, like having enough food. Sharon Moster, executive director of Ohio’s PVA chapter, has noticed a dramatic rise in the amount of help members need to get groceries.

Moster’s chapter serves about 500 paralyzed veterans, about half of which live at or below the poverty line. Because of a rise in grocery prices, their monthly disability checks aren’t going as far. Moster now receives several calls each week from veterans who need emergency assistance.

“It’s really, very different,”

Moster said. “It’s worse now than it has been.”

A few weeks ago, the Ohio chapter decided to preemptively help veterans. They allotted \$35,000 to send Walmart or Amazon gift cards, each loaded with \$75, to any of its members who requested help. About 360 of its 500 members asked for the cards. Rather than risking exposure, the chapter encouraged veterans to order groceries online and have them delivered or ask someone they know to pick them up.

Since they distributed the gift cards, Moster has received more calls from members, requesting the chapter send them again. Moster now carries a stack of gift cards with her so she can mail them out whenever she gets a request.

PVA operates 33 chapters nationwide and in Puerto Rico that are tasked with helping paralyzed veterans in their areas. The organization recently launched a public service announcement to educate people about the unique challenges facing paralyzed veterans during the pandemic and to raise funds to provide veterans with food and supplies. The group is encouraging people to donate at HelpPVA.org.

For now, Stan Brown isn’t having trouble with getting food and other basic supplies. He still has his team of caregivers, but he’s worried about what would happen if one of them exposes him to the virus. He’s concerned about the possibility he could be bound to his bed.

“If one goes down, there’s a good chance I may have gotten it and given it to the next person. It’s a domino effect,” Brown said. “If I had it, I wouldn’t want other people to have to work around me.”

All of his caregivers work for him part-time, and a few of them - including the one who contracted the virus - spend their other working hours at nearby nursing homes. Nursing homes and other long-term care facilities have been the sites of major coronavirus outbreaks. According to *The New York Times*, residents and employees of those facilities account for more than one-third of coronavirus deaths, despite accounting for only 0.5 percent of the population.

The thought is a constant fear to Brown. “I’m still anxious,” he said. “I haven’t figured out a plan if things go south. I don’t know what I’m going to do.”

Survey continued from page 1

working well or what needs improvement.

“Work order survey responses provide Navy Housing service centers, installation commanding officers, and PPV property managers immediate data on quality and timeliness so they can identify and solve issues as soon as possible,” said Wright. “The RSS is valuable, but residents have multiple ways to provide actionable feedback throughout the year.”

The annual RSS, independently conducted by CEL & Associates, focuses on three satisfaction indexes – Overall Satisfaction, Property Satisfaction and Service Satisfaction. These indices provide CNIC with a snapshot of the PPV residents’ opinions about the condition of the homes, neighborhoods and the quality of the services provided. The average scores (on a 100-point scale) across the Navy’s 39,000-plus family PPV homes are:

- Overall Satisfaction Index Results: 80.2
- Property Index Results: 76.5
- Service Index Results: 82.5

These scores reflect satisfaction with PPV housing ex-

perience for residents. CNIC uses these satisfaction scores to compare PPV performance to comparable properties in the commercial sector. This can be a useful measure, and is one of several used to evaluate military privatized housing performance and the residents’ experience.

The PPV partner property managers are required to work with every installation housing office to develop action plans to address any neighborhood survey results that scored less than 75 points on the Fall 2019 RSS. Navy leadership oversees the implementation of the action plans, which are designed to address specific local issues.

The Navy is making program-wide improvements to regain resident trust, reinforce Navy oversight, and exercise active leadership, which include:

- CNIC and Naval Facilities Engineering Command (NAVFAC) hired 129 of the 183 newly authorized housing management specialists, housing inspectors, quality assurance specialists, and project oversight specialists as of April 10th.

- The Secretary of Defense and Military Department Secretaries all signed the Military Housing Privatization Initiative Tenant Bill of Rights.

- Navy and Marine Corps leaders met with privatized housing

company executives at Joint Base Anacostia Bolling on Feb. 5th, 2020, the fifth periodic session in the last 12 months, as part of the Department of the Navy’s strategy to develop long-term improvements across the enterprise.

- The Navy developed and continues to expand an electronic data warehouse and reporting system to monitor project performance in near real-time. The system enables the Navy to monitor project performance in key areas including health and safety issues, timeliness of work-order service calls, and monitoring maintenance performance for new residents at change of occupancy.

- CNIC and our PPV partners began making adjustments to operations in early 2020 to combat the spread of the coronavirus and ensure the safety of families and both work forces while maintaining essential services. Adjustments:

- Emergency and urgent maintenance orders are still being performed.

- Routine maintenance orders are being deferred.

- Common areas have been closed and resident events have been suspended.

- Staffing, leasing activities and office hours have been reduced.

AutoMatters™ & More



by Jan Wagner

Due to the coronavirus pandemic, for more than two months the thrilling sights and sounds of NASCAR stock car racing had been absent from racetracks. Instead, the race teams and fans stayed safely at home.

Some drivers turned to iRacing, and millions of fans watched their favorite drivers – including some from the past and from other racing series – compete on national television. NASCAR racer Clint Bowyer shone as a TV personality.

The silence at the race tracks was finally shattered last Sunday as a full field of NASCAR drivers raced at Darlington Raceway, in the “NASCAR Cup Series Real Heroes 400.”

The race honored “healthcare workers serving on the front lines in the fight against covid-19,” “in support of The Real Heroes Project, a collaborative initiative by 14 sports leagues.” In place of the driver’s name, a healthcare worker’s name appeared on each car.

“To ensure the safety of the participants and the local communities,” NASCAR took unprecedented measures to address the life-threatening health threats posed by COVID-19.

Access to the race track was limited to essential personnel. No fans were allowed in. Instead, the race aired live on television.

NASCAR is back but when will the fans return?

The number of members of the media was strictly limited, as were the number of race team members allowed entry, and they were required to wear face masks.

The race and all preliminaries all took place in one day. There was no qualifying and no practice, so how the cars would perform in the race was pretty much an unknown, except what could be predicted from previous race car setups, experience and computer simulations. Since there was no qualifying, starting positions were determined by a televised random draw, in combination with already-earned points.

Obviously, in many ways this was a very different and unusual race NASCAR CUP SERIES event, in the new, COVID-19 world; but in important ways that race teams, fans, officials and the media care most about, the racing was as good and as exciting as ever – perhaps even more so, because of the significant unknowns that would be faced on the first lap and beyond. Would the long time away from the track cause mistakes to be made – both on the track and in the pits? How would the race cars behave on a “green” and ever-changing track surface? How would the recently successful iRacers perform when the race cars were no longer all equal, and seat-of-the-pants feel became an important factor again? Several of the drivers had never even raced on this track!

Would all of the cars make it through the first racing lap? No. Exiting the second turn, Ricky Stenhouse Jr. lost control and crashed, damaging his car sufficiently to abruptly put an end to his race. To their collective relief, at least the other teams were able to finally get a sense of how their cars were handling, to make adjustments.

Jimmie Johnson – seven-time

NASCAR champion and driving in his final season - had a commanding lead as he approached the Start/Finish line on his way to a sure win of the first stage, but that was not to be. He misjudged the slower speed of a car that he was about to put a lap down, did a lazy slide down into the inside wall and wrecked his car.

48-year-old Matt Kenseth – a popular, respected, Daytona 500 and championship winner – came out of retirement to drive the #42 Chevrolet for Chip Ganassi Racing. He finished in the top ten.

Ryan Newman, who suffered a head injury in a terrifying rollover crash that destroyed his car in the final lap of this year’s Daytona 500, returned to race after his long period of recovery. He finished 15th.

Kevin Harvick won the race. He credited his very experienced team who had gotten the setup of his car right even before it rolled off of the truck. In his post-race interview (as he spoke into a microphone that was attached to a long pole that was held by the socially distanced interviewer), Kevin looked at the empty grandstands and commented on how unusual that sight was. He alone was in Victory Lane for the celebratory photography.

This was the first of 20 races between now and June 21, some midweek. To see the schedule and race results, go to <https://www.nascar.com/2020/schedule>.

To see photos, visit www.drivetribe.com, click on the magnifying glass, select “POSTS” and enter “AutoMatters & More #643” in their search bar. Please send your comments to AutoMatters@gmail.com. Copyright © 2020 by Jan Wagner – AutoMatters & More #643

The Meat & Potatoes of Life



by
Lisa
Smith
Molinari

From the bright sunlight that glowed through my closed eyelids, it was a beautiful morning. But I couldn’t get up and face another day of this unending monotony. I pulled the pillow over my face, and yearned for sleep to deliver me.

An hour later, I’d given up. I made the bed, decided it wasn’t worth showering, dressed in spandex again, brushed my teeth because I wasn’t ready to completely throw in the towel on hygiene, and sat sipping coffee in the kitchen.

I was bottoming out. Throughout the shut down, my attitude had been surprisingly positive. At first, I was downright happy. Our college kids were home. My husband, Francis, was wasn’t commuting to New York City anymore. We were eating meals together, playing games, calling friends, cooking out, going on long walks.

Even Zoom meetings seemed fun.

Three months in, I would have chosen a stick in my eye over another Zoom meeting. The jokes about gray roots and quarantinis weren’t funny anymore. Francis’ work-from-home schedule had given me new appreciation for those wonderful nights when I was by myself on the couch with the TV clicker while he was in the city. The kids were acting like our house was a free bed and breakfast and I, their scullery maid. The daily

Saved by the bolognese

walks had become so repetitive, I had taken to peering shamelessly into neighbors’ windows just to fight boredom. Our house, that had once seemed like our cozy refuge from the rest of the world, felt more like a prison each passing day.

Even the coffee didn’t taste good anymore.

I sighed, desperately. I pulled out my tattered “To Do” list, and scratched my pen through items on the list, to feel like I’d accomplished something. Do laundry. Scratch. Buy groceries. Scratch. Plant tomatoes. Scratch.

I added enough new items to occupy another day in captivity. Vacuum upstairs. Mop kitchen. Spray bug killer in basement. Plan dinner. I got up to look for ingredients for our evening meal. The sight of the open refrigerator ignited a tiny spark within me. An idea was lighting up the dark recesses of my stagnant mind.

“My bolognese!” I thought, more excited than I’d been in weeks. Quickly, I grabbed ground pork and beef, carrots, celery, onion, milk, and cans of tomatoes. My tattered recipe card was on a shelf in the room we call my “office” — the unheated space that was actually our pantry.

By the time the kids emerged from their bedrooms mid-morning, the aroma of sautéing onions and browning meat was wafting through the house. Anna called down the kitchen stairs, “Mom, what’s that smell?”

“Bolognese,” I replied, stirring a cup of dry wine into the sizzling pot.

“Yes!” she said.

“There it is,” I thought. That whoosh of warm feeling I was looking for, to reignite my love for my family and my maternal motivation to nurture them through the crisis.

The uncovered pot bubbled and hissed all day, thickening, releasing steam, and filling the air with much-needed anticipation for good things to come.

About an hour before dinner, Francis appeared from his third-floor home office where he’d been working all day. “Hey Hon, what’s for din...,” a package in the open refrigerator caught his eye, “Italian sausages? Is that what we’re having for dinner?”

“No Hon, look here,” I gestured to the pot of home-cooked goodness on the stove, “I made my bolognese.” I smiled coyly, expecting the same excited reaction I got from Anna.

“But, but...” he stammered for a few painful seconds, his eyes darting to his favorite food in the world - sausages - before blurting, “you could make those sausages, too.”

All my rekindled hopes, warm thoughts, and nurturing feelings were summarily sucked into the whirring fan blades in our range hood. I had thought the bolognese would be enough to save me. Save our family. Save humanity.

I was wrong.

On our walk the following day, I stopped peering in windows long enough to explain to Francis why the bolognese had been important to me. Surprisingly, he understood. However, I hadn’t realized that Francis sought salvation, too, until he added, “So... will you cook those sausages tonight?”

Protecting against HPV: Common viruses can lead to cancer

Human papillomavirus (HPV) is one of the most common sexually transmitted infections. There are many types of HPV. Most are fairly harmless. Some can cause genital warts, and others certain cancers.

Anyone who is sexually active can get one of these harmful types of HPV. Most people don't know they have the virus.

"Over a lifetime, up to 80% of people will be exposed to this virus," says Dr. Aimée Kreimer, an NIH expert on cancer and HPV. For most, the infection goes away on its own. The body's immune system controls the virus.

But some people can't successfully fight off HPV. It stays in their body and can cause health problems. Those can include genital warts or cancer in the parts of the body it infects.

Cancers related to HPV can take many years to develop after exposure. Worldwide, there are



protects against nine types of disease-causing HPV. When first introduced, the vaccine only protected against four HPV types.

For the HPV vaccine to be most effective,

it needs to be given before exposure to the virus. The CDC recommends that both boys and girls get the HPV vaccine at age 11 or 12. At this age, the vaccine is given in two doses.

"If you start the vaccine early, you provide protection starting from that age onward," says Dr. Carolyn Deal, an NIH expert on sexually transmitted diseases.

People who start the HPV vaccine at age 15 or older will need three doses. The vaccine is recommended for everyone up to 26 years of age.

The HPV vaccine has also

been recently approved for those 27 to 45 years old. However, HPV vaccination of people in this age range provides less benefit, as more have been already exposed to HPV.

Since the vaccine was introduced, HPV infection rates have fallen dramatically. Among teen girls, infections with the types of HPV that cause genital warts and cancer have dropped by 86%.

"It's a highly effective vaccine," Deal says. "Cervical cancer is a devastating disease and, through vaccination, we have

Who should get the HPV vaccine?

- All boys and girls ages 11 to 12.
- Everyone through age 26 years, if you're not already vaccinated.
- Some adults aged 27 through 45 years, but benefits in this age range tend to be minimal. Those concerned about their risk of infection should consult with their health care provider.

the potential to reduce it or even eliminate it down the road."

In addition to getting vaccinated, if you're sexually active, use condoms every time you have

sex. This reduces your chances of getting HPV and other sexually transmitted infections.

Women ages 21 to 65 should also get screened for cervical cancer routinely.

How stress causes your hair to turn gray

A new study shows that stress really can give you gray hair. Researchers found that the body's fight-or-flight response plays a key role in turning hair gray.

Your hair color is determined by pigment-producing cells called melanocytes. New melanocytes are made from melanocyte stem cells that live in the hair follicle at the base of your hair strand.

As we age, these stem cells gradually disappear. The researchers showed that stress also leads to the loss of these pigment-producing stem cells in mice.

Nerves in your sympathetic nervous system—which is responsible for the body's fight-or-flight response—go throughout the body, including into hair follicles. The study showed that stress causes the release of the chemical norepinephrine into the follicle.

Norepinephrine affects the melanocyte stem cells living there. It causes them to rapidly turn into pigment cells and move out of the hair follicles. Without stem cells left to create new pigment cells, new hair turns gray or white.

"When we started to study



Jay Yuno / iStock / Getty Images Plus

this, I expected that stress was bad for the body—but the detrimental impact of stress that we discovered was beyond what I imagined," says Dr. Ya-Chieh Hsu of Harvard University, who led the study. "After just a few days, all of the melanocyte stem cells were lost. Once they're gone, you can't regenerate pigments anymore. The damage is permanent."

Three reservoirs reopen for fishing, boating and exercise

The City of San Diego reopened three of its reservoirs to public recreation last weekend.

With new protocols in place, the three popular reservoirs - Miramar, Murray and Lower Otay Reservoirs - will be open during regular business hours for walking, jogging, cycling, fishing and boating. Normal fishing and boating fees will apply. Recreational users

are asked to observe COVID-19 preventative measures, including mandates for facial coverings and physical distancing. More information is available on the City's website at sandiego.gov/coronavirus.

New protocols include:

- Restrooms cleaned every two hours.
- Parking lot capacity reduced

by 50% to maintain physical distancing.

• Compliance with public health orders, including facial coverings and physical distancing, will be monitored with an education-first focus.

"As we continue to reopen safely and responsibly, we're looking to expand recreational opportunities for San Diegans eager to stretch their legs or take their boat out on the lake," said Mayor Kevin L. Faulconer. "We've reopened neighborhood parks and beaches, and San Diegans continue to stay classy. Now we're going to take the next step by opening reservoirs for fishing, boating and exercise with new protocols in place to keep everyone safe."

Four other City reservoirs - El Capitan, Hodges, San Vicente and Upper Otay - are being evaluated for potential reopening at a future date. Barrett and Sutherland reservoirs are slated to remain closed all year.

For more information about the City's reservoirs, please visit sandiego.gov/reservoirs-lakes.

Coronavirus disease (COVID-19) info

Get the latest information on the coronavirus (COVID-19) outbreak all in one place.

Learn science-based recommendations on how best to protect you and your family. Find the facts about the situation in the U.S. as it evolves.

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- High-strength honeycombed reinforced
- New SL Model has Patented Hinge System

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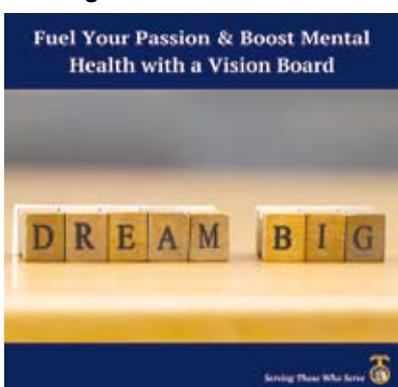
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WORKOUT FROM HOME | INCLUDE YOUR CHILDREN | MAKE IT FUN!
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0% APR
TIER 1 / TIER 1+
60 Mos.
On approved credit



*Financing available on new 2020 Toyota Camry to qualified above average TFS credit customers; Special APR Financing in lieu of Factory Customer Cash 0% APR Financing up to 60 months; including 36 monthly payments of \$27.77 per \$1,000 financed, 48 monthly payments of \$20.83 per \$1,000 financed and 60 monthly payments of \$16.66 per \$1,000. financed, and \$85 dealer per documentation preparation charges, any electronic filing charge, any emissions testing charges and any optional equipment. Expires 5/31/20.

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Excludes Hybrid
60 Mos.
On approved credit



*Financing available on new 2020 Toyota RAV4 Gas Models Only (excludes Hybrid) to qualified above average TFS credit customers; Special APR Financing in lieu of Factory Customer Cash 0% APR Financing up to 60 months; including 36 monthly payments of \$27.77 per \$1,000 financed, 48 monthly payments of \$20.83 per \$1,000 financed and 60 monthly payments of \$16.66 per \$1,000. financed, and \$85 dealer per documentation preparation charges, any electronic filing charge, any emissions testing charges and any optional equipment. Expires 5/31/20.

2020 Toyota Tacoma
0% APR
TIER 1 / TIER 1+
60 Mos.
On approved credit



*Financing available on new 2020 Toyota Tacoma to qualified above average TFS credit customers; Special APR Financing in lieu of Factory Customer Cash 0% APR Financing up to 60 months; including 36 monthly payments of \$27.77 per \$1,000 financed, 48 monthly payments of \$20.83 per \$1,000 financed and 60 monthly payments of \$16.66 per \$1,000. financed, and \$85 dealer per documentation preparation charges, any electronic filing charge, any emissions testing charges and any optional equipment. Expires 5/31/20.

FRANK HYUNDAI

3150 NATIONAL CITY BLVD.
866.542.8238
www.frankhyundai.com

2020 HYUNDAI ACCENT SE

\$15,277 FRANK'S PRICE
-\$1000 RETAIL BONUS CASH
-\$500 MILITARY or
1st RESPONDERS
NET PRICE
\$13,777



All advertised prices exclude government fees and taxes, any finance charges, any dealer document processing charge, any electronic filing charge, and any emission testing charge. \$500 Military Incentive, must be active duty or veteran to qualify. Offer expires 5/25/20. 1 to choose from #111848

2020 HYUNDAI ELANTRA SE

\$17,527 FRANK'S PRICE
-\$2250 RETAIL BONUS CASH
-\$500 MILITARY or
1st RESPONDERS
NET PRICE
\$14,777



All advertised prices exclude government fees and taxes, any finance charges, any dealer document processing charge, any electronic filing charge, and any emission testing charge. \$500 Military Incentive, must be active duty or veteran to qualify. Offer expires 5/25/20. 1 at this price #596319.

2020 HYUNDAI VENUE SE

\$17,777 FRANK'S PRICE
-\$1500 RETAIL BONUS CASH
-\$500 MILITARY or
1st RESPONDERS
NET PRICE
\$15,777



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LEASE FOR
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PLUS TAX
36 MONTHS

ZERO DOWN!



*1 at this payment, STK# 22725 VIN# L9808866 Model # LUN 01. \$299 plus tax monthly for 36 months with \$1,995 Due at Signing, \$0.15 per mile over 10,000 miles per year. \$85 Dealer Document Preparation Charges, any Electronic Filing Fee. Security Deposit Not Required. On Approved Above Average Credit through JP Morgan Chase. Offer Expires 5/31/20.

2020 SUBARU FORESTER 2.5 SPORT

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\$339 PER MONTH
PLUS TAX
36 MONTHS

ZERO DOWN!



*1 at this payment, STK# 22809 VIN# LH489793 Model # LFG 24. \$339 plus tax monthly for 36 months with \$0 Due at Signing, \$0.15 per mile over 10,000 miles per year. \$85 Dealer Document Preparation Charges, any Electronic Filing Fee. Security Deposit Not Required. On Approved Above Average Credit through JP Morgan Chase. Offer Expires 5/31/20.

2020 SUBARU OUTBACK 2.5 LIMITED

LEASE FOR
\$347 PER MONTH
PLUS TAX
36 MONTHS



*1 at this payment, STK# 22232 VIN# L3114426 Model # LDF 34. \$347 plus tax monthly for 36 months with \$0 Due at Signing, \$0.15 per mile over 10,000 miles per year. \$85 Dealer Document Preparation Charges, any Electronic Filing Fee. Security Deposit Not Required. On Approved Above Average Credit through JP Morgan Chase. Offer Expires 5/31/20.

4-WHEEL ALIGNMENT

\$89⁹⁵ + tax

~~WAS \$119⁸⁵~~



- Precision computerized wheel alignment
 - Adjust caster, camber & toe
 - Inspect suspension for wear
- Center steering wheel • Inspect tires

Toyotas, Hyundais, or Subarus only. Most models. Must present coupon. Cannot be combined with any other offer or discount and cannot be applied toward previous purchases. Offer expires 5/31/20.

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\$39⁹⁵ + tax

~~WAS \$49⁸⁵~~

- Install Genuine Toyota, Hyundai or Subaru oil filter
- Replace engine oil (up to 5 qts conventional oil)
- Top off under the hood fluids
- FREE Check & set tire pressure to vehicle specifications
- FREE Multipoint inspection
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- FREE Battery Test

Synthetic, V6 & V8 additional Toyotas, Hyundais, or Subarus only. Please present coupon at time of purchase. Cannot be combined with any other offer or discount and cannot be applied toward previous purchases. Please present coupon at time of write up. Offer expires 5/31/20.

FRONT BRAKE SPECIAL

FRONT BRAKE SPECIAL
\$50 OFF

- Inspect and Resurface Rotors
- Inspect Brake Hardware
- Replace Front Brake Pads

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PLUS 10% OFF

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