

Career Advice

Interpersonal Edge: Falling apart to fall together again.

See page 6

Local Military



Navy teams with San Diego for modern NAVWAR.

See page 8

Your **FREE**
weekly paper
Take one!

Navy Marine Corps Coast Guard Army Air Force

ARMED FORCES DISPATCH

Welcome Home
USS Theodore Roosevelt

San Diego Navy/Marine Corps Dispatch www.armedforcesdispatch.com 619.280.2985

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

SIXTIETH YEAR NO. 11
THURSDAY, JULY 9, 2020

NAVY SUSPENDS FALL 2020 FITNESS CYCLE TO MINIMIZE RISK OF SAILOR EXPOSURE TO THE COVID-19 VIRUS

by MC1 Mark D. Faram

WASHINGTON- The Navy has suspended the fall 2020 Physical Fitness Assessment (PFA) to minimize risk of Sailor exposure to the COVID-19 virus.

The suspension was announced in NAVADMIN 193/20 on July 7, and is the second consecutive fitness cycle suspended because of COVID-19 mitigation concerns.

When fitness testing does resume in January 2021, the plank will replace the curl-up for the first time and the rowing machine will become an alternate cardio option as well, the message said.

“The COVID-19 situation requires that we continue to minimize risk to personnel, therefore all personnel will be “EXCUSED” from participation in Navy PFA Cycle 2, 2020,” wrote Vice Adm. John B. Nowell, Jr., the Navy’s top uniformed personnel officer, in the message.

“Suspension includes both the official Body Composition Assessment and Physical Readiness Test components of the PFA.”

Sailors will automatically be marked as “EXCUSED” in the



An instructor explains the proper technique for a plank as part of a Navy Physical Readiness Test Evaluation Phase onboard Naval Station Norfolk, March 10. Throughout the week, groups of volunteers will perform exercises such as push-ups, planks, and a 2k row. This is a planned evaluation around the fleet designed to set new performance standards and metrics for future physical readiness tests. Navy photo by Mass Communication Specialist 2nd Class Erika L. Kugler

Physical Readiness Information Management System (PRIMS) for the cycle. As a result, Command Fitness Leaders must not make any official PFA entries in PRIMS for the official Navy PFA Cycle 2, 2020 because the Physical Readiness Program (PRP) office will handle those updates.

The suspension also applies

to organized or group physical training at the command level, including the Fitness Enhancement Programs, until further notice.

The only exceptions allowed will be for recruit training or if unit mission training requires such physical training sessions. In those cases, the exception must come from the appropriate

Echelon II commander, who can also delegate the authority down to the first flag officer in the chain of command.

Unlike last cycle, mock PFA’s will be allowed for Sailors needing to regain advancement and retention eligibility as long as any local area and installation guidance as well as COVID-19 guidelines in effect are followed.

Also, all mock PFA’s must be conducted as outlined in OPNAV Instruction 6110.1J, the governing guidance of the Navy Physical Readiness Program with modifications as detailed in the NAVADMIN. The curl-up will not be performed to minimize risk to Sailors.

Though the fall cycle is now excused, Sailors still must make good choices in maintaining a healthy diet and exercise program to keep within Navy physical fitness standards, Nowell wrote in the message.

The message recommended Sailors use the Navy Operational Fitness and Fueling 5-week conditioning plan. This is available online at <https://www.navyfitness.org/fitness/5-week->

training-plan. The plan was developed by Navy Installations Command’s MWR Fitness Program to help Sailors maintain Navy physical fitness standards while reducing the chances for injuries.

When fitness assessments do resume in 2021, the Navy will begin phasing in previously announced testing changes. This means, for the first time, curl-ups will replace by the plank exercise along and the rowing machine will become an alternative cardio option. To give Sailors time to adjust to the new exercise, no plank failures will be counted during the first cycle the plank is implemented. Separate guidance on the implementation of the new events will be issued separately in September.

Theodore Roosevelt Carrier Strike Group returns from deployment

Aircraft carrier USS *Theodore Roosevelt* (CVN 71) returned to San Diego today, marking the end of their deployment to the 7th Fleet area of operations. More than 6,000 Sailors from *Theodore Roosevelt* Strike Group and embarked Carrier Air Wing (CVW) 11 deployed Jan. 17 to conduct routine operations in the Indo-Pacific and maintain security and stability in the region. *Theodore Roosevelt* sailed over 31,835 nautical miles, deploying dynamically to support dual-carrier operations, expeditionary strike force operations, air defense exercises, and joint-service interoperability exercises. TR had an outbreak of Coronavirus in early March and pulled into Guam ahead of a scheduled port visit. *Theodore Roosevelt* support ships are cruiser USS *Bunker Hill* (CG 52) and destroyers USS *Russell* (DDG 59) and USS *Rafaela Peralta* (DDG 115).

USS Fitzgerald arrives in San Diego, two years after at-sea collision

SAN DIEGO - Destroyer USS *Fitzgerald* (DDG 62) arrived at its homeport in San Diego, July 2, following more than two years of restoration and modernization after the warship was damaged during a collision in 2017.

Throughout the restoration period, the Navy made it a priority to ensure *Fitzgerald* returned to a peak state of warfighting readiness to contribute to an agile and dynamic fleet.

“Returning *Fitzgerald* to the Fleet has truly been a team ef-

fort,” said Cmdr. Scott Wilbur, *Fitzgerald*’s commanding officer. “I’m incredibly proud of what this crew has done over the last few years, bringing our ship back to the Fleet. We’re happy to be home in San Diego to continue our training. I’m excited for what lies ahead.”

The *Fitzgerald* crew completed multiple training and certification events, such as Navigation Assessment and Light Off Assessment (LOA), to ensure the crew was at peak

readiness to operate the ship. The crew also completed 140 simulator hours prior to starting Basic Phase. Additionally, *Fitzgerald* already completed three of the 23 certifications, Search and Rescue, Medical, and Anti-Terrorism, which are required for all naval surface ships prior to operational tasking. While in San Diego, the crew will continue to conduct simulator and at-sea training in order to be ready to operate the ship at sea. The ship will complete extensive training

and certification through Basic, Advanced, and Integrated phases of training, in strict adherence to the results and recommendations from the SECNAV Readiness Review (SRR) and the Comprehensive Review (CR).

To restore the impacted spaces to full operations and functionality, various Hull, Mechanical and Electrical (HM&E), Combat System (CS) and Command, Control, Communications, Computers and Intelligence (C5I) repairs were completed. These

repairs ranged from partial to complete refurbishment of impacted spaces, to replacement of equipment such as the radar and electronic warfare suite; the ship also received HM&E, Combat System and C5I modernization upgrades.

Due to the extent and complexity of the restoration, both repair and new construction procedures were used to accomplish the restoration and modernization efforts.

“The Huntington Ingalls Team

in coordination with Naval Surface Force, U.S. Pacific Fleet and Naval Sea Systems Command has ensured USS *Fitzgerald* is a repaired, modernized and capable warship,” said Capt. Jay Clark, Commander, Destroyer Squadron 1, where *Fitzgerald* is assigned.

“The Fighting Fitz’ Crew is resilient, competent and ready to succeed in the extensive system validations, training, and certifications needed for follow on high-end operations.”

Car Loan Decisions in Seconds



Easily apply with our mobile app,¹ online or at your local branch.
navyfederal.org/auto

We can help you save on a new or used car with a Navy Federal car loan.²

- Great interest rates
- Fast approval process
- Low monthly payments



ARMY
MARINE CORPS
NAVY
AIR FORCE
COAST GUARD
VETERANS

Insured by NCUA. ¹Message and data rates may apply. Visit navyfederal.org for more information. ²Credit and collateral subject to approval. © 2020 Navy Federal NFCU 13859-A (5-20)



Lightning flashes over aircraft carrier *Nimitz* as it transits the South China Sea. *Nimitz* and *Ronald Reagan* CSGs are conducting dual carrier operations in the South China Sea as the *Nimitz* Carrier Strike Force. Navy photo by MC1 John Philip Wagner, Jr.

Dual Carrier Strike Groups Reinforce Commitment to Freedom

SOUTH CHINA SEA - The *Nimitz* Carrier Strike Force celebrated Independence Day with unmatched sea power while deployed to the South China Sea conducting dual carrier operations and exercises in support of a free and open Indo-Pacific.

High-end integrated exercises build unmatched flexibility, endurance, maneuverability, and firepower in an all-domain warfighting environment. These efforts support enduring U.S. commitments to stand up for the right of all nations to fly, sail, and operate wherever international law allows.

Sailors from both carrier strike groups continue to stand the watch, defending freedom every day of deployment, and reflecting on the freedoms we hold sacred and celebrate during this holiday.

“Back home we would celebrate the Fourth by launching fireworks,” said Yeoman 2nd Class Chareese Knox. “But nothing celebrates freedom like launching fighter jets from the middle of the ocean at night.”

Comprised of both *Nimitz* and *Ronald Reagan* Strike Groups, the Carrier Strike Force conducted several tactical exercises designed to maximize air defense capabilities, and extend the reach of long range precision maritime strikes from carrier-based aircraft in a rapidly evolving area of operations.

“... nothing celebrates freedom like launching fighter jets from the middle of the ocean at night.”

“Doing the basic skills well, like efficient aircraft launch and recovery, is the foundation of all our tactics,” said Cmdr. Stanton Hanley, air operations officer, USS *Ronald Reagan*. “Maintaining our high operational tempo provides the training and repetitions necessary to ensure we can launch large scale strikes as a matter of routine.”

Air defense in a Carrier Strike Force incorporates the capabilities of the embarked fixed and rotary wing aircraft, along with Aegis guided-missile cruisers and destroyers. This provides multi-layered, early detection capabilities to defend the Force against potential airborne threats.

This opportunity for two carrier strike groups to train and operate together in the region provides combatant commanders with significant operational flexibility and capabilities that only the U.S. Navy can command.

Total Navy Battle Force: 300 Ships Underway

Deployed Ships Underway: 66
Non-deployed Ships Underway: 8
Total Ships Underway: 74

Ships Deployed by Fleet

Fleet Forces: 2	3rd Fleet: 6
4th Fleet: 6	5th Fleet: 19
6th Fleet: 16	7th Fleet: 62

Total: 111



Based on Navy and public information, shown here are approximate positions of the Navy's deployed carrier strike groups and amphibious ready groups as of July 6.

July Fourth mischief in South Korea

US troops accused of wreaking havoc at beach party

by Kim Gamel and Yoo Kyong Chang, Stars and Stripes

SEOUL, South Korea - The U.S. military expressed regret for "disruptive behavior" July 7 after American troops allegedly caused a ruckus with a Fourth of July party that included fireworks on a popular beach in the southern city of Busan.

About 200 police were dispatched to break up the festivities Saturday on Haeundae Beach in Busan after receiving more than 70 complaints from local residents.

One Soldier was briefly detained and fined for a misdemeanor after throwing a firework in the direction of police, then trying to flee the scene, according to the public affairs office at the Busan Metropolitan Police Agency.

Two traffic accidents and a drunken-driving case involving Soldiers also were reported in the area on Saturday.

"The foreigners were setting off fireworks, sparklers and so on along the path leading to the beach, even throwing some toward people," an official said, speaking on condition of anonymity in line with department policy.

"They also installed speakers and played loud music. They clogged up the road, did not make way for cars and flipped folks off."

U.S. Forces Korea said it was aware of disruptive behavior and poor conduct reports in Busan and promised to cooperate with South Korean law enforcement authorities in their efforts to identify those responsible.

"We regret the inconvenience and disruption this behavior caused the people of



Busan Beach. Courtesy photo

Busan," the command said in a statement.

It called the behavior "deeply troubling" and not representative of "the strong respect we hold for the Korean people, their culture, laws and regulations."

"All commanders will take appropriate action for those service members determined to be involved in this type of behavior," it said. "USFK remains committed to being good neighbors with our host nation and maintaining a strong [South Korea]-U.S. alliance."

The statement was issued after civic groups held rallies in Seoul and Busan, denouncing the troops' actions and calling for an apology.

The military enjoyed a four-day weekend for Independence Day, but troops and their families were unable to travel outside the country due to anti-coronavirus restrictions so many headed to local beaches instead.

Rowdy troop behavior on beaches also has been a problem in nearby Japan.

The commander of Naval Base Sasebo, Capt. Brad Stallings, said last week that members of the military community had recently caused problems at Shirahama Beach, leaving trash and playing loud music that offended local nationals.

"We're going to start checking the beach periodically to ensure members of the base community aren't misbehaving there," Stallings said in a Facebook post on June 29. "If another incident happens, the beach will be secured."

NCIS warns DON about dark web purchases of illicit narcotics

QUANTICO, Va. - NCIS over the past year has noticed an increase of drug investigations involving Department of the Navy personnel purchasing, using, and/or distributing LSD (Lysergic Acid Diethylamide). Many of these investigations involve purchasing the drug on the dark web.

From 2003 to 2006, the Department of Defense forensic drug laboratories detected only four instances of positive urinalysis for LSD out of a sample of over two million samples. As a result, the Navy discontinued testing for LSD in late 2006 by directive of the Deputy Assistant Secretary of Defense for Counternarcotics.

Recent law enforcement reporting has revealed that an increasing number of people are moving to purchasing illicit substances via the dark web because of the perceived anonymity provided by tools like The Onion Router (TOR). They also use cryptocurrencies such as bitcoin to pay for purchases. While TOR offers anonymity by obscuring IP addresses, law enforcement use various investigative techniques to identify both purchasers and sellers. Additionally, many cryptocurrency transactions are traceable.

When the law enforcement seized the original Silk Road online marketplace in 2013, dark web users quickly replaced it with another marketplace that was also seized by law enforcement. As quickly as new markets are established, law enforcement will work to identify and seize these markets whenever possible, each time leading to the arrest of users and sellers.

In addition to being caught by law enforcement, NCIS warns DON personnel to be cognizant of other risks involved with dark web purchases of LSD or other illicit substances:

- Drugs purchased via the dark web are often laced with other substances in dangerous combinations that can lead to death.

- Additionally, international, federal, state, and local law

enforcement are working collectively, using a variety of techniques to infiltrate marketplaces, identify users, and combat the illicit drug threat. NCIS, in conjunction with law enforcement partners, continues to use investigative tools - including source networks and tipsters - to identify and prosecute DON

personnel attempting to buy LSD or other illicit substances on the dark web.

Anyone with information relating to DON personnel buying or selling LSD or illicit substances either on or off the dark web should report it to NCIS using the NCIS Tips app or at

www.ncis.navy.mil. Tips may be reported anonymously.

NCIS offers rewards. NCIS may provide a reward to you for information that leads to a felony conviction.

For more news from Naval Criminal Investigative Service, visit www.navy.mil/local/ncis/.

TF One Navy established to combat discrimination

WASHINGTON - The Navy stood up a special task force June 30, to address the issues of racism, sexism and other destructive biases and their impact on naval readiness.

"Task Force (TF) One Navy" will be led by Rear Adm. Alvin Holsey who will report his findings to the Chief of Naval Operations, Adm. Mike Gilday via the Navy's Chief of Personnel, Vice Adm. John B. Nowell, Jr.

"As a Navy - uniform and civilian, active and reserve - we cannot tolerate discrimination or racism of any kind. We must work to identify and eliminate individual and systemic racism within our force," said Gilday. "That is why we are standing up Task Force One Navy, which will work to identify and remove racial barriers and improve inclusion within our Navy."

Holsey will be supported by fleet commanders and leadership from a number of organizations such as the Judge Advocate General of the Navy, master chief petty officer of the Navy, and others.

The task force will seek to promptly address the full spectrum of systemic racism, advocate for the needs of underserved communities, work to dismantle barriers and equalize professional development frameworks and opportunities within the Navy.

"We are at a critical inflection point for our Nation and our Navy and I want to ensure that we

are fully responding to this moment as we work to facilitate enduring change," said Nowell. "We must use the momentum created by these events as a catalyst for positive change. We need to have a deeper inclusion and diversity conversation in our Navy and amongst our own teams."

TF One Navy will focus their efforts in recommending reforms in several key areas, such as:

- Recruiting / Barriers to Service entry
- Pre-accession Mentorship frameworks / Scholarship opportunities
- Diversity of talent by community / Talent management
- Training / Education along the service member career continuum
- Detailing / Milestone job opportunities
- Fitness reporting / Evaluation systems
- Promotion / Advancement processes
- Military justice analysis of racial disparity
- Health care and health disparities

TF One Navy leadership and membership will represent the diversity of thought, experience, and perspectives within our Navy and will include membership reflecting the diversity of race, ethnicity, gender, age, and ranks from across the Navy.

"We must demand of each other that we treat everyone with dignity and respect," said Gilday. "If you won't do that, then our Navy isn't the best place for you."

SoCalTruck.com
ACCESSORIES & EQUIPMENT
10460 Mission Gorge Rd.
Santee, CA 92071
619-749-0742
Work Smarter, Play Harder!



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



BULLET LINER

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

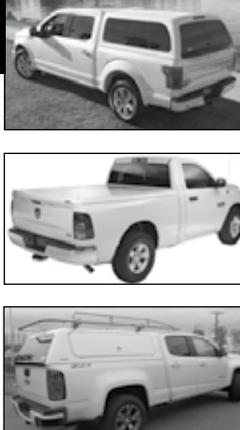
Spray on Bedliners

TOP QUALITY FIBERGLASS TONNEAU COVERS & TRUCK CAPS

- Improved gas mileage
- Improved security
- Weather protection
- Low profile design
- Smooth, clean lines
- High-strength honeycombed reinforced
- New SL Model has Patented Hinge System

SoCalTruck.com
ACCESSORIES & EQUIPMENT
10460 Mission Gorge Rd • Santee • 92071
619-749-0742

SNUGTOP
THE PERFECT FIT





Here for you[®]

Toll Free

877-917-7990

www.StorageWest.com

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

Publisher.....Sarah Hagerty

The Dispatch is published weekly on Thursdays, by Western States Weeklies, Inc., as a commercial, free-enterprise newspaper. It does not necessarily reflect the opinion of the Department of the Navy and is in no way associated with the Department of the Navy. The editorial objective of the Dispatch, however, is to promote support for a strong military presence. 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 Dispatch or Western States Weeklies, Inc. Consumers should make informed decisions when purchasing products and services, and when considering business opportunities, and research before investing. Subscription by mail is \$70 per year to CONUS or FPO address.

B-52 bomber joined dual-carrier exercise in the South China Sea, Air Force says

by Caitlin Doornbos,
Stars and Stripes

A B-52 Stratofortress bomber flew halfway across the world to join two aircraft carriers in an exercise July 4 in the South China Sea, Pacific Air Forces said in a statement.

While the B-52 was flying with strike fighters and electronic warfare jets from aircraft carriers USS *Nimitz* and USS *Ronald Reagan* over the Pacific, Air Force pilots flew B-1, B-2 and other B-52 bombers above Independence Day celebrations in Boston, New York City, Philadelphia and Baltimore.

The bomber, from the 96th Bomb Squadron, 2nd Bomb Wing, left Barksdale Air Force Base, La., for the 28-hour mission

to demonstrate "U.S. capability to rapidly deploy to a forward-operating base and execute long-range strike missions," PACAF quoted squadron commander Lt. Col. Christopher Duff as saying.

"This sortie demonstrates our ability to reach out from home station, fly anywhere in the world and execute those missions, rapidly regenerate from a forward operating base and continue operations," Duff said.

Chinese foreign ministry spokesperson Zhao Lijian said the exercises were performed "totally out of ulterior motives" and undermined stability in the area, according to the *Associated Press*.

"Against such a backdrop, the

U.S. deliberately dispatched massive forces to conduct large-scale military exercises in the relevant waters of the South China Sea to flex its military muscle," Zhao said at a daily briefing, the AP reported Monday.

Air Force bombers have appeared over the Western Pacific several times this year. Four times B-1B Lancers have overflowed the South China Sea or teamed with Japanese Air Self-Defense or U.S. fighters for exercises since April. A pair of B-52s from Eielson Air Force Base, Alaska, flew to Japan in June for training.

Rear Adm. George Wikoff, commander of Task Force 70, the 7th Fleet battle arm, said Air Force bombers strengthened "joint, combined, all-domain operations"

with multiple strike groups in the Western Pacific. USS *Theodore Roosevelt* is also patrolling the region.

"While the global strategic demand for our naval forces remains high, having several carrier strike groups currently at sea enabled us to pause for extended operations with the *Nimitz* team," Wikoff said July 6 in an e-mail to Stars and Stripes.

Saturday's exercise came after the Defense Department on July 2 expressed concern over the Chinese military conducting large-scale exercises around the Paracel Islands in the South China Sea from July 1-5.

"The designated area where the exercises are due to take place encompass contested waters and territory," according to the DOD statement.

"Conducting military exercises over disputed territory in the South China Sea is counterproductive to efforts at easing tensions and maintaining stability."

Official reports didn't mention whether either of China's two carriers took part. But China's state-run newspaper Global Times wrote that the "South China Sea is fully within grasp of the" Chinese military and "any US aircraft carrier movement in the region is solely at the pleasure of the (Chinese military), which has a wide selection of anti-aircraft carrier weapons like the DF-21D and DF-26 'aircraft carrier killer' missiles."



Aircraft from USS *Nimitz* and a B-52 Stratofortress from Barksdale Air Force Base, La., fly in formation in the South China Sea in this undated photograph. Navy photo by Joseph Stephens

Army

Missing Fort Hood Soldier was killed in army, then hacked to pieces, family's attorney says

US paratroopers injured in Germany training accident

Former Wisconsin Air National Guard officer under fire for comments on Vanessa Guillen

Large-scale Army training returns to Oahu as battle against virus continues

Navy

Official photos may again be removed from officer selection boards

Former Sailor and two former Marines plead guilty to role in massive Tricare scam

Norfolk Sailor saves two children from fire

NCIS warns Navy after LSD investigations surge 70 percent

Navy removes Ford carrier program manager, citing performance over time

Air Force
Pilot killed in Shaw F-16 crash 'loved his family, his country and loved to fly'

First aeromedical evacuation conducted with new containment chamber for COVID-19 patients

First Black man nominated to lead Air Force Academy

House slides money into B-21 bomber procurement account

Air Mobility Command successfully tests new tactical data link

Air Force invests in infertility solutions

Air Force awards \$144 million contract to rebuild Offutt's 79-year-old runway

Marine Corps

Neller regrets failure to ban Confederate battle flag during his time as commandant

Marine Corps finds flaws in investigation of deadly 2018 F/A-18 crash

HEADLINES
TOP STORIES

MAIN AUTO REPAIR

"ALL WORK GUARANTEED"

FREE ESTIMATES - Serving Military for Over 23 years

BRAKE SERVICE SPECIAL
from **\$99.95**
Per Axle, Parts & Labor included. Most Cars Standard Brake Packages Don't Wait Until You Have a Problem!

A/C Service and Repair

Body Work and Paint

CLUTCH
\$219.95
Most Cars. Parts & Labor included. Includes: Pressure plate and disc. Adjustment, New throw out bearing. Pilot bearing. Inspect flywheel

TIMING BELT SPECIAL
from **\$129.95**
Most Cars. Parts & Labor included

CV JOINT AXLE
from **\$119.95**
Most Cars. Parts & Labor included

FUEL INJECTION SERVICE
from **\$39.95**
Most Cars. Parts & Labor included

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

Places of Worship

<p>Bethany Lutheran Church Lutheran Church - Missouri Synod 2051 Sunset Cliffs Blvd, Ocean Beach 92107 (Parking off the Alley - North of the building) Worship 10:30am Sundays Bible Class, Wednesdays 10am (619)222-7291 LivingWaterSD7@gmail.com</p>	<p>First Baptist Church "Reach Up, Reach Out, Reach the World" Interim Pastor Jim Baize www.fbcoronado.com Sunday Bible Study 8:45am, Sunday Worship Service 10am Friday's Women's Bible Study 9:30-11:30am 445 C Ave., Coronado, CA 92118 (619) 435-6588 ariel@fbcoronado.com FB: First Baptist Church of Coronado</p>	<p>Mesa View Baptist Church Dr. Darrow Perkins, Jr., Th.D. Pastor/Servant CW03, USMC (Ret.) <i>Seeking Sinners: Saving Souls, Strengthening Saints</i> Sunday Church School at 8:45am • Morning Worship at 10am Wednesday Night Bible Study 7pm 13230 Pomerado Rd., Poway CA 92064 www.mesaview.org (858) 485-6110</p>
<p>Bayview Church <i>Attract... Assimilate... Activate</i> 6134 Pastor Timothy J Winters St., San Diego 92114 (619) 262-8384 Sunday 6:45am, 8:30am, 11am Worship Service Studies in Christian Living (formerly known as Sunday School) Tuesday & Thursday 6pm, Wednesday 5:30pm & Saturday 9am www.bayviewbc.org info@bayviewbc.org</p>	<p>La Jolla Lutheran Church "We Follow Jesus" Sunday 9:30am Worship and Sunday School Wednesday 6:30pm Bible Study 7111 La Jolla Blvd., La Jolla, CA 92037 (858) 454-6459 LaJollaLutheranChurch.com</p>	<p>Military Outreach International Church <i>"Supporting all families, all people, at all times"</i> Pastor Dennis Eley, Jr, MBA Sunday Worship Service 12:30pm to 2:30pm Thirsty Thursday Bible Study 7pm to 8:30pm 7997 Paradise Valley Rd, San Diego, CA 92139 • 619-773-6023 www.militaryoutreachministries.org Download APP "MoMinistries"</p>
<p>Canyon View Church of Christ <i>"Love God, Love People, Serve the World"</i> Sunday Bible Classes for all ages 9am Sunday Worship 10am, 6pm Wednesday nights 6pm Fellowship & Pizza! 6:30pm Bible Classes for all ages 4292 Balboa Ave., San Diego, CA 92117 Email:cvoffice@canyonview.org (Near corner of Balboa Ave & Clairemont Dr) (858) 273-5140 www.canyonview.org @gotochrist facebook.com/cccsd</p>	<p>New military families are moving to San Diego every day. Invite them to worship with you in the Dispatch Church Directory. (619)280-2985</p>	
<p>Christ Community Church <i>Helping people love God and each other!</i> Saturdays at 6pm & Sundays at 8:45am & 10:30am Children's Ministries for All Kids! Small Groups for Teens & Adults of All Ages! 9535 Kearny Villa Rd., Mira Mesa 92126; Located just off Miramar Rd. & I-15 www.gotoChrist.com or (858) 549-2479</p>	<p>Living Water Lutheran Church Meeting at Green Flash Brewery Gathering Room 6550 Mira Mesa Blvd. (Entrance Directly in back - off Sequence Dr.) Worship 8:45am (858)792-7691 LivingWaterSD7@gmail.com Pastor: Rev. Steven Duescher</p>	<p>Mt. Moriah Christian Church <i>"Purpose Driven" Gospel Church"</i> Multi- Cultural, Non-Denominational Services on Sunday at 9am and 11am Near Miramar Base 7055 Carroll Rd., San Diego CA 92121 (858) 695-9692 www.mtmoriahcc.org</p>
<p>St. Luke's Lutheran Church 5150 Wilson Ave., La Mesa, CA 91942 Phone: (619) 463-6633 website: www.st-lukes-la-mesa.org Worship: 9am Pastor: Mark Menacher, PhD. <i>We thank you for your service!</i></p>		

4 www.armedforcesdispatch.com THURSDAY, JULY 9, 2020

Place your ad in our "Places of Worship" directory as low as \$13 per week!

The benefits of the VA mortgage loan program

The most flexible, affordable, and easiest qualifying mortgage loan product in America is the Department of Veteran Affairs, or VA, mortgage.

Between 1944 and 1966, approximately 20 percent of all single-family homes built or purchased were financed by the VA home loan program for active military or retired vets of World War II or the Korean War. From 1944 through 1993, the VA mortgage loan program guaranteed almost 14 million home loans. By 2013, the VA had guaranteed over 20 million loans. As of 2019 in the VA's 75th anniversary year, VA had surpassed 24 million loan guarantees for borrowers.

Did you know that there are 100 percent loan-to-value (LTV) mortgage loans available to qualifying active or retired military personnel up to \$1.5 million dollars for owner-occupied homes as of 2020? Yes, a qualifying VA mortgage applicant has the option to purchase a home priced as high as \$1.5 million with no money down. These 100 percent LTV loans have no additional monthly mortgage insurance payment requirements like required for most other mortgages with a loan-to-value range above 80 percent of the purchase price or appraised value.

VA loan guidelines purchase

Mortgage loan underwriting guidelines are subject to change and may have some exception allowances for mortgage borrower applicants due to factors such as credit scores, income, job history, debt-to-income ratios, and property types. However, these are common VA loan terms or guidelines that were available as of June 2020: no money down up to \$1.5 million for owner-occupied borrowers (not second homes or investment properties); historically, a debt-to-income ratio of up to 41 percent DTI* was typical for VA borrowers.

Some VA loan programs allow up to 60 percent debt-to-income (DTI) or higher with no monthly mortgage insurance premium

requirements, no minimal cash reserve requirements and FICO credit scores as low as 620

Debt-to-income ratio is the borrower's proposed mortgage payment plus monthly consumer debt obligations that are divided by monthly income. A borrower with \$2,500 in monthly debt payments and \$5,000 in monthly gross income (before taxes) will have a 50 percent debt-to-income ratio ($\$2,500 / \$5,000 = 50$ percent).

VA loan refinance

For existing VA mortgage borrowers under newer 2020 rules, VA borrowers can pull cash out of their property up to 100 percent of their property value. For example, a homeowner with an existing \$250,000 mortgage loan secured by a property valued at \$500,000 could apply for a new \$500,000 cash-out loan that gets them upwards of \$250,000 additional cash-out that they could use to pay off credit cards, student loans, automobile loans, business debts, or use the funds to make new property or stock investments.

A mortgage borrower in a non-VA loan can refinance from a conventional bank loan or an FHA loan with costly monthly insurance premium (MIP) payments into a new VA loan if one or more of the borrowers has VA eligibility.

Another easier qualifying VA refinance loan option is generally referred to as a "VA Streamline" (IRRRL - Interest Rate Reduction Refinance Loan). With some non-credit qualifying VA Streamline loan programs (subject to change), the borrower's application process includes: no minimum credit score; no appraisal required; primary and non-owner occupied properties may be allowed. Must be current on existing mortgage loan about to be paid off; and manufactured homes attached to the foundation may be eligible

To learn more details about qualifying for VA refinance loans, visit <https://www.benefits.va.gov/WARMS/docs/admin26/>

[pamphlet/pam26_7/Chg_17_ch_5.pdf](#).

Military experience eligibility for VA loans

How does a retired or active military personnel member qualify for a VA loan based upon their military experience? By date of service and minimum active-duty service time period.

To see if you qualify, and to learn about VA mortgage loan eligibility benefits, visit the Veteran Affairs' website, <https://www.va.gov/housing-assistance/home-loans/eligibility/>.

Once an active or retired military person meets the minimum qualifying guidelines, they will be given a Certificate of Eligibility that's issued by the VA. The VA mortgage loan applicant will then send a copy of the VA Certificate of Eligibility (VA Form 26-1880) to their mortgage broker or banker. For VA loan applicants who don't have a copy, they can complete a Request for a Certificate of Eligibility (Fillable) that's linked at <https://www.vba.va.gov/pubs/forms/VBA-26-1880-ARE.pdf>.

VA funding fee waivers

VA loan borrowers are usually required to pay a VA funding fee unless the loan applicant qualifies for an exemption. One of the most common exemptions that allow a VA loan applicant

to not have to pay the VA funding fee either as cash at closing or added to the loan is if the loan applicant has a disability rating of 10 percent or higher as a high percentage of veterans have today. Surviving spouses of veterans who died in the line of duty may also qualify for it. Please note that a VA borrower can have more than one VA loan in their name during their life.

First use VA loans

For "first use" VA loans, the VA funding fee will vary depending upon the loan applicant's down payment as follows (subject to change):

- Less than 5 percent - The VA funding fee is 2.3 percent of the loan amount.
- 5 percent or more - The VA funding fee is 1.65 percent.
- 10 percent or more - The VA funding fee is 1.4 percent.

After first use VA loans

For VA loans "after first use" (or VA loans funded a second time or more), the VA funding fee requirements are higher and as follows:

- Less than 5 percent - The VA funding fee is 3.6 percent of the loan amount.
- 5 percent or more - The VA funding fee is 1.65 percent.
- 10 percent or more - The VA funding fee is 1.4 percent.

VA loan applicants who are not required to pay a VA funding fee due to disability issues can

save thousands or tens of thousands of dollars, depending upon their requested loan amount for purchase or construction loans.

As of June, interest rates have reached historical lows. Generally, a VA-guaranteed home mortgage has interest rates that are better than most types of FHA or conventional loans partly due to the government's guarantee of a portion of the mortgage loan.

A home purchased today with no money down up to 100 percent loan-to-value may still have monthly mortgage payments at or below nearby rental property lease payments because of factors such as record low rates, no mortgage insurance, and possibly no VA funding fee due to disability exemptions.

Information provided by Rick Tobin, at www.realloans.com.

Veterans Crisis Line
1-800-273-8255 PRESS 9

STAND BY THEM

Confidential help for Veterans and their families

..... Confidential chat at VeteransCrisisLine.net or text to 838255

Crossword Puzzle

Across

- Decorative border
- Business investment?
- Regardless
- Black-and-white vegetarian
- Black-and-white
- One putting two and two together
- Exit discreetly
- Ivory, e.g.
- Unannounced, as a quiz
- Beyond silly
- Corroded
- Protect against harm, in a way
- It's about 40.5 for Pittsburgh, Pa.
- Inspiration for a red shade
- Tirana is its cap.
- One of ten in the Kentucky Derby
- "Gr8 joke!"
- Classroom no-no
- Where le nez is
- Typical ham feature
- More twisted
- Cleared the room, perhaps
- Inc. magazine subject
- A museum in Pesaro, Italy, marks his birthplace
- Alternative histories
- Possible response to "I raise"
- Words seen before a dollar sign
- Filmmaker's ___ light
- Only you
- Casual food
- Formal choice

Down

- Swinging joints?
- Organic compound

- Landlocked African country
- Fragment
- Business VIP
- Freeze
- Careful handling
- Union foe in the 19th cen.
- Not woody, to a botanist
- Tearjerker
- Command following "Oops!"
- Flash, maybe
- Weather protection
- Downtown challenge
- Reason for a misunderstanding
- Black arts practitioner
- Make law
- Quran deity
- Stand with a leaf
- Jefferson and others
- Dancer posthumously awarded the Presidential Medal of Freedom in 2014
- Govt. issue
- Pot-using sportsman
- 2K, say
- Tailor's service
- Many Aberdeen residents
- Harness racer
- Withdrew gradually
- Piece
- Casino tool
- Paella cooker
- Clothing opening
- Clothing material
- Off
- Bellyache
- Gets it
- "Excusez-___"

1	2	3	4	5	6	7	8	9	10	11	12	13	
14									15				
16									17				
18								19	20				
21								22					
23	24	25					26			27	28	29	
30							31						
32							33				34		
35							36				37		
38										39			
40										41			
42	43	44						45			46	47	48
49								50	51				
52								53					
54								55					

THURSDAY, JULY 9, 2020 www.armedforcesdispatch.com 5

VA Disability Claim Denied?

Know Your Rights and Don't Take "No" for an Answer!

Why Risk a Permanent Denial and Lose Back Pay?

Call or Text the Professional Advocates Today!

No Fees Unless You Win - Free Consultation

760-585-4665

www.VetDisabilityAid.com

Falling apart to fall together again

by Dr. Daneen Skube,
Tribune Content Agency

Q: Seems like things keep falling apart. I wonder how bad it is going to get and what the other side will look like. I can see we're never going back to February but am having trouble having hope for the future. What are you telling your corporate clients about how you see this working out?

A: What I'm telling clients is that when critical change is needed any system falls apart before falling together in an improved way. I even see this process within my therapy cli-

ents when they are in crisis. A calamity means they cannot return to their former less optimal functioning but must put

INTERPERSONAL EDGE:

themselves back together in a better way.

Think about a child's Lego set. When a child is younger, the child builds a simple structure. As the child becomes older what must the child do to improve this structure? Take the old less sophisticated structure apart.

Crisis throws the pieces of our

structures on the floor available for an improved design. As human beings we resist change so when a younger, less effective

structure is standing we often bump along. Emergencies provide lightning-bolt motivation to change since we cannot return to an old structure.

With the pandemic, murder hornets, unemployment, and social unrest a joke on the internet quips, "If June brings flying spiders...I'm out!" However, we don't have the option to be out so we have to use this time to pick the pieces of our former lives and get creative.

At this point in the falling-apart process we're more aware of structures that are broken than solutions. Clearly the vast income equality cannot continue, clearly our health system is broken, and just as clearly we need to find better ways to collaborate rather than blaming and raging.

Most of us are more aware of how dependent we truly are on each other. We now see the grocery store clerk, the doctor, and our delivery people as the

blessings they always were.

As we wait for our first haircut, along with our new-found appreciation for our dependency on others, we realize we need more self-sufficiency. We are motivated to learn to garden, learn to cook, and do emergency preparedness.

Our health is also a priority. Before the pandemic we knew donuts were not a power breakfast and exercise was beneficial but now our lives are on the line. If a solid immune system is the difference between life and death many more of us want exercise, rest, nutrition, and effective supplements.

We have also, over the last few months, evaluated who we really care about. We never had to risk our life to see a friend before. We've never had to work so hard to maintain personal and professional relationships. The additional work is clarifying who we care about and who cares about us. The shelter and comfort other people provide has become obvious and appreciated.

We are not finished with our former world falling apart. Additional shoes will drop before our transition is complete. The more time we spend staring at our rear view mirror or venting the longer

NEX customers support Navy-Marine Corps Relief Society

Twice a year, NEX customers are given the opportunity to donate to the Navy-Marine Corps Relief Society by purchasing a \$5 benefit ticket. The results of this year's spring campaign showed NEX customers donated nearly \$192,000 to support NMCRS.

"This spring's campaign was a little different because of stay-at-home orders, social distancing and restriction of movement orders put into place around the world due to COVID-19," said Rear Adm. (Ret.) Robert Bianchi, chief executive officer, Navy Exchange Service Command. "As always, NEX customers stepped up and even in the midst of a worldwide pandemic, realized the importance of supporting the Navy-Marine Corps Relief Society. Now, more than ever, our Sailors and their families need the services the Navy-Marine Corps Relief Society provides every day."

From April 9- May 10, NEX customers were able to purchase the \$5 benefit ticket at NEX stores and online at myNavyExchange.com. The benefit ticket entitled them to \$5 off as well as a five percent discount applied to a one-time purchase made May 7-10.

"The generosity of Navy Exchange shoppers during a spring that has been a challenge for all of us around the world, is a tribute to how we care for our own," said Lt. Gen (Ret.) Jack Klimp, NMCRS president & CEO. "With so many Sailors and Marines affected by COVID-19; whether by stop orders or loss of a second income, the Navy-Marine Corps Relief Society is honored to use this gift to serve our Sea Service families in their time of need."

the solutions will take to arrive. We're going to have to grieve our former structures to pick up our Legos and build better systems.

History is replete with examples of how we grow as a species in a series of fits and starts alternating between chaos and order. We are in a cycle of chaos and the new pattern is never obvious while things fall apart. We will be more resilient if we trust this process and ourselves.

The tide of chaos will at some point turn around, and the tide of order will come in. What we can know for sure is we will return collectively and profoundly changed by this time.

BARBERSIDE BARBERSHOP
Open Until Midnight

Tues-Fri
10am-12 midnight
Sat 11am-12 midnight
Sunday 11am-4pm
Closed Mondays

Barberside
3506 Adams Ave.
San Diego, Ca. 92116
10 minutes from Miramar Base or
10 minutes from 32nd St. Base

BarberSide.com

STREAMLIGHT

BRIGHTER

THE HIGH OUTPUT, LOW-PROFILE TLR-9™

- 1,000-lumens
- Customized ambidextrous rear switches with either a low or high position to match your shooting style
- Securely fits a broad range of full-sized handguns

HIGH SWITCH

LOW SWITCH

© 2020 STREAMLIGHT, INC. | STREAMLIGHT.COM

NOW OPEN!

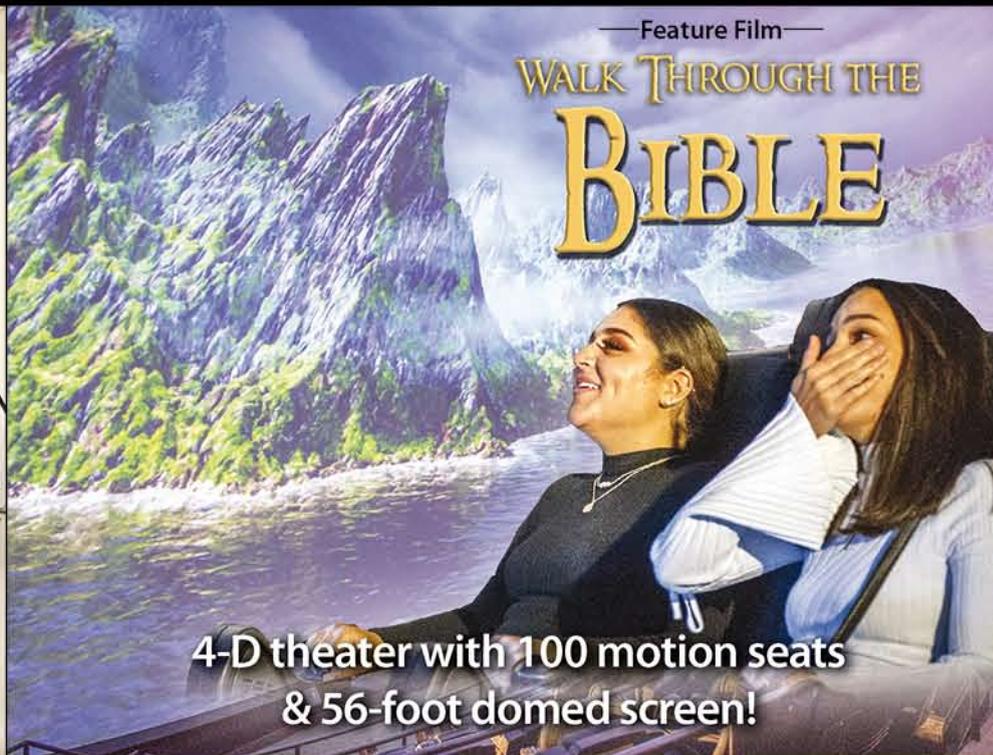
BUY 1 GET 1 PLUS SPECIAL MILITARY DISCOUNT TO SAN DIEGO'S NEWEST ATTRACTION!



LEGACY CENTER



18-foot high Interactive Globe puts the world at your fingertips!



4-D theater with 100 motion seats & 56-foot domed screen!

The Legends of Lightfall Experience • Catacombs • Garden of Peace
Western Wall Replica • Legacy Galleries • International Market • And much more!

This buy one get one offer qualifies for active duty & retired military special pricing!*

JULY 1 - AUGUST 31 ONLY!

For a limited time, purchase your ticket in person or online and receive another of equal or lesser value for a friend.*

Don't miss this special offer to experience the world's cultures, history, and stories through the incredible Legacy Center!

Purchase Your Tickets Now!
thecenter.legacysandiego.com

*BOGO tickets must be of equal or lesser value. Valid for single-day tickets only. Adult admission is \$17 with special pricing available for military members with valid ID, seniors, students, and children.



LEGACY CENTER

875 Hotel Circle South
San Diego, CA 92108 • 619-782-9183
thecenter.legacysandiego.com

Hours: Sun, Tues, Wed, 10am-5pm.
Thurs, Fri, Sat, 10am-8pm. Closed Mon.

32305

THURSDAY, JULY 9, 2020 www.armedforcesdispatch.com 7

Navy teams with San Diego for modern NAVWAR facilities



Aerial shot of Naval Information Warfare Systems Command (NAVWAR) Old Town Campus (OTC)

SUBFOR announces 2019 Junior Officers of the Year

by Holly Carey

NORFOLK, Va. - A Navy lieutenant stationed in San Diego is among the winners of Commander, Submarine Forces 2019 Junior Officer of the Year (JOOY) competition July 2.

Lt. Steven M. Puchkoff, stationed aboard USS *Alexandria* (SSN 757), of Commander, Submarine Squadron 11, San Diego, joins 12 other Sailors to be recognized for superior seamanship, management, leadership and tactical and technical knowledge. Recognition as a JOOY is based on squadron-

wide and tender competition.

"I'm extremely proud of these outstanding undersea warriors," said Vice Adm. Daryl Caudle, commander, Submarine Forces. "They demonstrated unparalleled leadership and unmatched tactical prowess amongst their peers."

"It's an awesome achievement to be selected from this elite group of junior submarine officers," Caudle said. "Every Junior Officer of the Year should be proud of their lasting contributions to the Submarine Force."

General officer announcement

Secretary of Defense Mark T. Esper announced July 6 that the president has nominated Marine Corps Col. David Nathanson for appointment to the rank of brigadier general. Nathanson is currently serving as the assistant chief of staff, G-4, I Marine Expeditionary Force, Camp Pendleton.

allowing for the collaborative exchange of information and exploration of redeveloping the approximate 70.5 acres that NAVWAR Headquarters currently occupies.

Then in January of 2020, the Navy and SANDAG signed a supplemental agreement to provide both parties with defined

"Our goal is to attract the same kind of workforce that Google, Apple or Qualcomm are competing for. These modern, secure facilities will allow us to draw and retain a high-tech workforce that will continue to protect and defend our Navy and nation so that we can compete and win in the coming decades."

The Navy collected and consolidated a requirements list, which includes approximately 1.66 million square foot of space. This breaks down into 1M sf of office space, and 660K sf of laboratory space and warehouse space.

Most recently, in January 2020, in accordance with the National Environmental Policy Act (NEPA), the Navy published a notice of intent to prepare an Environmental Impact Statement (EIS) to analyze the potential environmental effects associated with revitalization of OTC to support NAVWAR's current and future operational readiness. The Navy then completed a 30-day public scoping period in February 2020 to identify community interests and issues to be considered during preparation of the draft EIS. Additional opportunities for public participation will occur after the publication of the draft EIS later in 2020.

Once complete, the new NAVWAR facilities would serve as a cornerstone for the Midway-Pacific Highway Community, a hub for technology development, and as the Nation's premier center for cyber warfare supporting the City of San Diego, the Navy and the Nation for generations to come.

milestones to ensure progress in exploring the concept of potentially including the possibility of a transit center on part of the Navy-owned land, while continuing to look into other alternatives and satisfy all applicable requirements.

This project benefits both the Navy and San Diego, as they represent unique synergies. While NAVWAR brings major economic, technological and educational benefits to the region, San Diego provides NAVWAR with an unmatched network of defense contractors, research firms and institutions, talent and proximity to Navy operational forces, installations and essential test facilities.

In addition to providing the ability to execute the mission, a new high-tech facility would attract the skills and talent needed to outpace adversaries in today's fast moving, more complex and increasingly competitive environment. It would also act as a catalyst for increased economic growth in the region.

"We are equivalent to a Fortune 500 company that deals in high technology," said Sullivan.

For more information on this project visit www.NAVWAR-Revitalization.com.

by Elisha Gamboa,
NAVWAR Public Affairs

SAN DIEGO - To keep Naval Information Warfare Systems Command (NAVWAR) ready to meet its critical, high-tech, cybersecurity mission, the Navy is working alongside advocates throughout the San Diego region to create a state-of-the-art facility in support the command's

diverse, high-priority mission and rapidly growing cyber requirements.

Known as the Navy Old Town Campus (OTC) Revitalization Project, this effort centers around NAVWAR Headquarters, which is currently located on 70.5 acres of Navy-owned land, in the Midway-Pacific Highway

Community. NAVWAR is currently located in World War II aircraft factories built in 1941 as an assembly plant for B-24 bombers. These 80-year-old buildings are not compatible with NAVWAR's high-tech, high-security mission today.

"The need for new facilities is urgent," stressed NAVWAR Executive Director Pat Sullivan. "Our current facilities are not adaptable, sustainable or compatible with our mission to identify, develop, deliver and sustain information warfighting capabilities in support of naval, joint, coalition and other national missions."

With 11,000 military and civilian personnel worldwide and 5,200 located in San Diego alone, NAVWAR's mission is to develop, acquire, and secure networks and cyber systems for national defense and deterrence, and is in vital need of modern, safe, secure and sustainable facilities.

"The bottom line is we have a world-class mission, employ world-class talent, and need world-class facilities so that we can continue to outpace our adversaries in the delivery of world-class technologies now and into the future," said Sullivan.

In 2015, as part of their regular community and industry outreach, NAVWAR leadership and Navy Region Southwest

began communicating their critical need for an updated modern facility. Together they built relationships with professionals throughout the region to include the San Diego Military Advisory Council and the San Diego Regional Economic Development Corporation.

"The Navy is considering

NAVWAR identifies, develops, delivers and sustains information warfighting capabilities and services that enable naval, joint, coalition and other national missions operating in warfighting domains from seabed to space. NAVWAR consists of more than 11,000 civilian, active duty and reserve professionals located around the world."

alternatives to maximize the value of approximately 70.5 acres of Navy-owned underutilized property at Naval Base Point Loma's Old Town Campus to support NAVWAR's facility requirements, while potentially bringing additional economic benefits to the region through the construction and operation of new commercial, residential and transportation facilities," explained Naval Base Point Loma's Commanding Officer Capt. Brien Dickson.

In 2018, to advance the revitalization project, the Navy issued a request for interest to seek industry input on potential public-private development and construction of new Navy Facilities. In September of 2019, the Navy and the San Diego Association of Governments (SANDAG) entered into an agreement

Twentynine Palms Marine dies from self-inflicted gunshot wound, reports say

by Stars and Stripes

A person has died after being treated for a self-inflicted gunshot wound sustained Tuesday morning at Marine Corps Air Ground Combat Center Twentynine Palms, multiple media reports said.

The person, identified as an active-duty Marine by the *Orange County Register* and Palm Springs ABC-TV affiliate KESQ, was airlifted to an off-base medical center following the incident, the reports said.

"There are no other injuries reported at this time and this incident is still under investigation," said a statement by Capt. Nicole Plymale, a base spokeswoman.

The Marine Corps stated earlier Tuesday that military

police responded to reports of gunshots at 6:30 a.m. and the area was cordoned off.

A shelter-in-place order issued after the shooting was lifted at about 9 a.m.

Brig. Gen. Roger Turner Jr. - commander of the air ground combat center - referred to the incident as "a suicide" and said it "uncovered some gaps in our mass notification processes on base" that will be rectified.

"I want to express my deepest condolences to his family and his fellow Marines," he wrote in a message posted to the base Facebook page on Tuesday evening. "I was extremely proud of the response from our Military Police, Fire and Rescue, and Mercy Air. They did their very best."

**MILITARY HOUSING PRIVATIZATION
TENANT BILL OF RIGHTS**

FOR MORE INFORMATION [CLICK HERE](#)

**KNOW
YOUR
RIGHTS**

Navy
Housing
**NAVY
LIFE**

**LIKE US
ON FACEBOOK**

DISPATCH
Armed Forces Dispatch Newspaper



Understanding the significance of the Gold Star

by Jim Garamone,
DOD News

More than 7,000 American service members have been killed in the wars in Afghanistan and Iraq alone since Sept. 11, 2001.

More than 16,000 have died of other causes in that time. Gold Star families have borne the losses, and Defense Department officials want Americans - especially those serving in the department - to understand what the Gold Star lapel pin and Next of Kin lapel pins mean.

The pins were created "to recognize the sacrifices of so many," said Deborah Skillman, the program director at the Military Community and Family Policy Office in the Pentagon. Skillman's office has created and posted an "eTutorial" on Military OneSource to educate people about the program.

Service members know what the Gold Star represents, and, unfortunately, in a time of conflict, many service members have lost friends. Still, the force has a large turnover of personnel,

Skillman noted, and there may be some who do not understand the Gold Star program and what it represents. The eTutorial is for them, she said.

The education effort is in response to input from family mem-



A Gold Star lapel pin represents the loss of a service member in combat. It is worn by the families of the fallen. Photo by Kevin Gaddie

bers who, because of a general lack of knowledge, sometimes get "unintentionally insensitive questions about the Gold Star lapel button and Next of Kin lapel button," Skillman said.

The Gold Star symbol began during World War I. At the start of the American involvement in 1917, families hung banners with blue stars representing family members in the services. If the service member died in combat, the family changed the blue star to gold.

After the war, Gold Star mothers banded together. The group incorporated in 1928. This year's Gold Star Mothers Day is Sept. 27.

There are still Gold Star families from World

War I, and many thousands from World War II, the Korean War, the Vietnam War, Desert Shield/Desert Storm, and the Afghanistan and Iraq wars.

Tips to pay for your upcoming college costs

(StatePoint) Heading off to college is exciting, and a time full of endless possibilities. However, circumstances have changed for many American families over the past several months as a result of the COVID-19 pandemic, and you may be wondering how you will pay your upcoming college tuition bill and other school-related costs.

Over four in 10 undergraduate students are now concerned about their ability to pay for college, and feel the pandemic has impacted their academics, mental health and financial well-being, according to a recent survey. Additionally, the survey found that many students are also worried about how the pandemic may affect their parent's ability to pay.

If you fall into this category, consider these options for managing college costs:

- **Scholarships:** If scholarships were not part of your previous college payment plan, consider researching and applying to those you qualify for now. This "free" money option

can alleviate some of the burden of a tuition bill without requiring any repayment on your part down the line.

- **Side gigs:** Parents and students alike can consider earning some extra income through the gig economy. Whether that's tutoring or freelancing there are a number of ways to bring in extra cash.

- **Bite-size bills:** If paying college tuition in a lump sum is no longer feasible for your family, find out whether your school offers an installment plan. Even if this option wasn't offered during previous academic years, the bursar's office may have changed its policy in these unusual times. Be sure you understand the terms of the plan, as there may be fees or interest charges.

- **Private student loans:** After exhausting scholarships and grant options, seek out federal loans in the student's name first, since these come with low rates and unique benefits such as income-based repayment plans only found with federal student loans. If these options don't adequately cover all your college

costs, private student loans are another option to fill the gap. Weigh this decision carefully. A student loan calculator, taking into account the number of years you are in school, the loan amount and the loan term, can be an invaluable tool in understanding what you can afford and if you should borrow to pay for college.

There are a number of private student loan options available at College Ave Student Loans, for example, including private parent loans. Their student loan application, which takes just three minutes to complete, offers an instant credit decision, so there is no period of uncertainty. To learn more, visit collegeavestudentloans.com.

"While you may have some uncertainty about the future, there are concrete steps your family can take to confidently tackle your upcoming college tuition bill, book expenses, housing costs and other school fees," says Joe DePaulo, cofounder and CEO of College Ave Student Loans.

AutoMatters™ & More



by Jan Wagner

There will not be a 2020 Miramar Air Show, due to the coronavirus pandemic. On the bright side, most of my coverage of the 2019 show has not been published - until now.

You may recall that last year I wrote a 2019 Miramar Air Show column about the Army Golden Knights Parachute Team. I was fortunate to have ridden in the plane with them, during which I took still photos and video through the door as they jumped out of the plane above the air show, at around 12,000 feet (it was VERY cold up there). Check that out here: <https://drivetribe.com/p/along-for-the-ride-with-the-united-eZ62ApPjSD-bljKKclWJvg?iid=a3G8pR3lTyaXP-HSYStGQ>

The theme of the air show was "A Salute to First Responders." We all depend on these brave firefighters, paramedics and police officers who spend countless hours away from their families, often risking their lives to save others. They have this saying, according to David Edwards, assistant chief of operations for the MCAS Miramar Fire Department, who quoted "the old guys there who said 'we're not paid for what we do; we're paid for what we're willing to do.'" Think about that. Sgt. Jake McClung of the MCAS Miramar Office of Communication said it this way, in the air show program: "Each day first responders come into work not knowing what to expect. One minute everything is calm and peaceful and the next they could be rushing toward the sounds of chaos."

In addition to the Army Golden

Flashback: 2019 MCAS Miramar Air Show

Knights, the Miramar Airshow featured many spectacular demonstrations, culminating with a thrilling performance by the Navy Blue Angels.

John Collver flew "Wardog," his restored 1944 Marine SNJ-5 Texan. This flight trainer served carrier and land-based duty for U.S. Forces, and also "was sent to Japan to serve in the Japanese Self Defense Force."

The Darnell Racing Enterprises "AFTERSHOCK" Jet Fire Truck is based on a 1940 fire truck. It features twin Rolls-Royce Bristol Viper Jet Engines producing over 24,000 horsepower, capable of propelling it to a Guinness Record speed of 407 MPH for the title of fastest fire truck! Military grade parachutes slow it back down.

Sean Tucker and Jessy Panzer flew their distinctive red and white aerobatic planes in close formation, with exciting loops, splits and opposing solos; performing such maneuvers as the Hammerhead, Avalanche, Immelman and a Torque Circle; and finishing with a Speedo Heart departure.

With over 8,500 hours of flight time and over 1,300 parachute jumps, Airline Transport Pilot-rated Vicky Benzing entertained the crowds flying her beautiful, red, 1940 Boeing Stearman biplane.

MAGTF stands for Marine Air-Ground Task Force. This explosive demonstration is a display of Marine Corps power. F/A-18 Hornets and AV-8B Harriers flew overhead, helicopterborne Marines rappelled from the sky, and infantry platoons - along with armored vehicles, moved in a precisely coordinated, simulated combat assault - all in front of the audience.

Air Force vet Jon Melby piloted his extreme HANGAR 24-sponsored Pitts S-1-11B aerobatic biplane, pulling over 8G's positive and 4G's negative during

his 28-maneuvers routine.

Contrasting new and old air power, the Air Force Heritage Flight featured close formation flying with an F-16 Viper and a vintage P-51 fighter.

Visiting San Diego from RAF Scampton in Lincolnshire, England, as part of their 2019 tour of the U.S. and Canada, the Red Arrows Aerobatic Team, flying British-built BAE Systems Hawk T1 jets, performed breath-takingly close maneuvers, demonstrating the speed, agility and precision of the Royal Air Force. As stated by Air Chief Marshal Michael Wigston CBE ADC, Chief of the Air Staff, this tour celebrated "strong and enduring partnerships with our Canadian and United States allies."

The Navy Blue Angels have been showcasing naval aviation and thrilling audiences since 1946. Stationed at Naval Air Station Pensacola, Florida, during the air show season, the squadron spends January through March training at Naval Air Facility El Centro, in California. A few years ago, I was given the honor of flying on board "Fat Albert" - the Blue Angels C-130T Hercules aircraft, piloted by Captain Katie Higgins, during a rehearsal flight for the NAF El Centro Air Show. You can enjoy that bucket list experience, including seeing what happens during Zero-G flight, in AutoMatters & More #376, entitled "Let's Take a Thrill Ride on Fat Albert": <https://drivetribe.com/p/lets-take-a-thrill-ride-on-fat-M1dkKUJaK76qCBUP9YUEQOg?iid=1BfXG-u9QpuaZY7htF7Ziw>.

To see additional photos, visit www.drivetribe.com, click on the magnifying glass, select "POSTS" and enter "AutoMatters & More #650" in their search bar. Please send your comments to AutoMatters@gmail.com.

Copyright © 2020 by Jan Wagner - AutoMatters & More #650

Remembering a moment when patriotism came easy

I don't recall exactly what I was doing that morning 37 years ago - probably at home wrangling my big hair with a curling iron and applying frosted purple eye shadow - but I remember ending up on the courthouse steps at noon, dressed in a red robe. I was in the second row of of my high school's choir, waiting for our cue to sing America the Beautiful. Thousands of onlookers waved flags and welcome home banners, honoring the man who prompted all this hubbub. Jimmy Stewart, Hollywood actor and hometown hero, had returned to quaint Indiana, Penn., to celebrate his 75th birthday.

From my vantage point on that day - May 21, 1983 - I could see the townspeople crowded along Philadelphia Street, our main drag, propping kids on shoulders and snapping photos with Instamatic cameras. A volunteer fireman unveiled a nine-foot bronze statue of Jimmy on the courthouse lawn, and the crowd of thousands sang Happy Birthday.

Taking the podium, Jimmy spoke in his iconic, stammering way. But his words were suddenly interrupted by the sound of a telephone ringing. Not a digital smartphone ringtone, but the jingling trill of a fully-wired telephone. Jimmy paused before realizing that the ring was coming from the podium itself. He stooped his lanky frame to take a peek, and there it was - a rotary phone blaring its brassy ting-a-ling from a shelf under the slanted top.

"Heh ... Hello?" he stuttered, the handset held to his ear from a dangling spiral cord, "This is Jimmy Stewart." The fascinated

crowd roared with laughter.

"Can you hear me, Jimmy?" the voice of U.S. President and acting buddy, Ronald Reagan blared over the loudspeakers. "I've sent some of my boys to wish you a Happy Birthday," he said. The stunned crowd fell silent, in disbelief. Not only was a huge Hollywood star standing, in the flesh, in front of our court-

The Meat & Potatoes of Life



by Lisa Smith Molinari

house, but he was talking to the President of the United States.

Just when we all reached to pinch ourselves, believing it must be a dream, a sound like nothing we'd ever heard ripped through the atmosphere. We looked up to see a flash of massive, angular metal streaking 500 mph over Philadelphia Street, a split second ahead of the deafening blast of jet engines at close range.

Jimmy, a decorated Air Force veteran B-24 pilot, ducked instinctively before realizing it was the Thunderbirds, flying over Philadelphia Street on orders from his pal, Ronnie. Babies cried, women screamed, children clapped hands over ears. We'd never experienced this before. Fear and adrenaline pulsed in our veins until we could process what was happening.

The Thunderbirds did several loops, giving reality time to settle. This moment in our collective lives was, quite simply, awesome. We were in awe of the famous men on that telephone call, but also, of human ingenuity, of community, of God and country, and of the notion that any American, even those raised in small towns, can accomplish great things.

Jimmy finished the call with Ronnie, but the festivities continued all weekend. There was a parade, a ribbon cutting, a fire station breakfast, a film festival, a dinner dance, a boy scout event, and even a "talent show" where superstar Jimmy and his wife Gloria sat in folding metal chairs at the skating rink for two hours, graciously applauding every lousy musical act in Indiana County, including mine.

Even though our town intended to honor Jimmy Stewart, clearly, he ended up honoring us. When asked by press if he thought much about Indiana while living in Beverly Hills, Jimmy replied, "Every day. This is where I sort of made up my mind about certain things, about hard work being worth it, about community spirit, about the importance of a family, about the importance of God and the church."

Today, as patriotism seems shrouded in turmoil, division, and hatred, I want to remember what I felt on the courthouse steps that day in 1983. I hope, perhaps with small-town naivety, that soon, we'll gather again - not in anger and protest - but in collective awe for all that is good and beautiful about the United States of America.

CLASSIFIEDS

ARMED FORCES DISPATCH CLASSIFIEDS

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

Deadline to place an ad is Tuesday at noon. See your ads in print, and on the web, on Thursday!

ATTORNEYS

LOW COST DIVORCE

Recordon & Recordon, Attorneys

- SUPPORT •
- CUSTODY •
- VISITATION •
- MEDIATION •
- ADOPTION •

PAYMENT PLANS

Free Consultation
(619) 232-1717

Mission Valley ... 283-7777
El Cajon 442-6999
Chula Vista 427-3404

LOW COST BANKRUPTCY

Recordon & Recordon, Attorneys

STOP
Creditor Calls
Home Foreclosure
Repossessions
PAYMENT PLANS

Free Consultation
(619) 232-1717

Mission Valley ... 283-7777
El Cajon 442-6999
Chula Vista 427-3404

HELP WANTED

Customer Service Rep. Part time, M-F, 9-1. Near trolley stop. La Mesa. Must have clear speaking voice for telephone. Hours could be flexible for military spouse. Call Brenda 619-280-2985. Computer experience with Microsoft Access is a plus.

HORSE BOARDING

HORSE BOARDING CARLSBAD
\$400/month
Western casual, family-oriented ranch.
We have roomy 12x48 or 12x24 corrals and provide a veterinarian recommended diet twice daily.
760.840.0187

ATTENTION READER

Investigate before you invest! Make an informed decision before you invest money in any business. Call the California Attorney General (800) 952-5225 or the Federal Trade Commission (877) FTC-HELP or visit www.ftc.gov/bizop

LANDSCAPING

Landscaping/Tree Service
Free estimates, 25 years experience.
Any day. 760-685-7585.

MASSAGE

New Energy Massage

3817 University Ave. • SD, Ca. 92105
1 Block West of I-15

619.795.0955

\$10 Discount on any Massage

Open 7 Days a Week • 9am-10pm
NO APPOINTMENT NECESSARY

MORTGAGE LOANS

VA Mortgages - 0 down to \$1.5 million
FHA & VA Streamline & Cash Out
Apply Online, Paperless, Fast Close
Rick Tobin CA DRE 00964253,
NMLS 1934868 & 1883108
Call (760) 485-2422
www.realloans.com email: info@realloans.com

REAL ESTATE

Transferring to
Norfolk/Va. Beach
Ask Jennifer Keenan about
Military on the Move*!
(757) 272-4199
www.JenniferKeenan.com

*The U.S. Military on the Move® program is offered by participating brokerages of Leading Real Estate Companies of the World® who want to give back to our military by offering a rebate or credit on a home sale or purchase to eligible service members. Please complete the registration form and we will connect you with a real estate agent.

RENTALS APARTMENTS

SEA BREEZE

\$200 OFF

1st Months Rent OAC
LARGE ONE & TWO
BEDROOMS

One block from the beach
Most utilities included

619-424-8153

Imperial Palm Apartments

\$300 OFF

1st Months Rent &
Low Deposit
Move-in Special OAC
Large Studio with
Walk in closet
Across St. from the beach
619-424-3119

CROSSWORD ANSWERS

HEMSTITCH SUIT
INANYCASE PANDA
POLICECAR ADDER
SLIPOUT BARSOAP
POP WACKO
EATEN VACCINATE
NLAT FIREENGINE
ALB FURLONG LOL
CALLINGOUT TETE
THEATRICAL WRITER
STUNK CEO
ROSSINI WHATIFS
ALLIN AMOUNTDUE
KLIEG NOONEELSE
EATS SILKDRRESS

RENTALS APARTMENTS

AVAILABLE NOW!!!

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

MOVE-IN
SPECIAL!

LEADINGHAM REALTY

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

RENTALS CONDOS

PT. LOMA - 2BR/1BA, lower unit in duplex, steps to bay, 800sf, off st prkg, gar avail (xtra), share Indry & yard. No smkg. \$2000/mo. \$2000/dep. No pets. 619-855-2235.

WANTED TO BUY

WANTED TO BUY

GI Military Uniforms and Gear.
Must be legitimate. Do not bring anything that will cause trouble.

SUNDAYS ONLY 10am-3pm

Call Jerry 760-525-0053

GI Joe's Army-Navy Surplus
799 El Cajon Blvd., El Cajon, CA 92020

SUDOKU SOLUTION

8	7	2	4	6	9	1	3	5
1	9	5	3	8	2	4	6	7
6	3	1	4	3	7	8	9	2
9	1	6	2	5	4	7	8	3
2	5	3	7	9	8	6	4	1
4	7	6	9	3	1	5	2	8
5	9	7	6	2	4	3	1	8
3	1	2	8	7	6	9	5	4
4	8	6	1	3	2	7	9	5

Discover something new in the pages of a book this summer with City of SD Public Library's Annual Summer Reading Program

Discover something new in the pages of a book this summer! The San Diego Public Library's annual Summer Reading Program is underway and is virtual with online reading logs, story times, book clubs and performances. This year's theme, "Dig Deeper," encourages readers to look beyond the surface and uncover new information through reading.

The Summer Reading Program offers five age categories: babies and toddlers (ages 0-2), pre-readers (ages 3-5), kids (ages 6-11), youth (ages 12-17) and adults (ages 18 and up). Participants must read 10 books or log 10 hours of reading to complete the program. Upon completion, readers will be eligible for prizes including books, museum passes, meal vouchers and book bags. All reading will be tracked online and readers who finish the challenge will be notified by email regarding their prizes.

Additionally, the Stay-In Summer Reading Group Facebook page <[facebook.com/groups/SDPLstorytime/](https://www.facebook.com/groups/SDPLstorytime/)> is a hub for video content for all ages this summer. New story times, craft demonstrations, musical performances and book discussions will be posted daily with opportunities for users to interact with librarians and fellow readers.

"While the Summer Reading Program will be online this year, it will still offer engaging and educational content for readers of all ages. Reading is a great way to investigate and explore the world around us," said Library Director Misty Jones.

The program runs through Aug. 31, 2020. To register online and view a list of recommended books, visit sandiego.gov/summerreading.



Roy's Sudoku

9			1	5	6			
4								3
			2					
6	5				8	4		
1	4		8	7		5	2	
	8	7				9	6	
				5				
7								1
		1	6	9				8

MWR/FFSC events

Sign up now to play Call of Duty: Warzone with Navy MWR ESPORTS

Sign up now to compete in upcoming Navy MWR ESPORTS Tournaments. Be part of the action! Join one of our upcoming Navy MWR ESPORTS Tournaments powered by USAA.

Call of Duty: Warzone multiplayer tournaments on PlayStation, Xbox, or PC: July 10 at 3pm • July 11 at 9am • July 17 at 5pm
Enter your team or as an individual. The competition is open to authorized MWR patrons ages 18+. Sign up online at <https://www.navymwr.org/esports> and participate! Prizes provided by Navy Exchange.

Pre-Separation Transition Counseling

Commander, Navy Installations Command (CNIC) is now offering virtual sessions of Pre-Separation/Transition Counseling. Training is provided by Command Career Counselors and Fleet and Family Support Center transition staff.

This two hour training is mandatory for transitioning Service Members who are voluntarily or involuntarily separated. Topics include:

- Special entitlements & benefits associated by Federal/DoD programs
- Information on Service Member's Individual Transition Plan (ITP) during and after separation, retirement, or release from active duty.

DATES:
Tuesdays in July: 14, 21, 28 : 8-10am

Monday, July 27: Noon-2pm

To receive a Certificate of Completion, members must be logged into the session under their own LMS account and attend for the full length of the training.

TO PARTICIPATE:

Go to: mynavyfamily.com to create a LMS account. Once logged in, access LIVE webinars to register for a session. For NMCI use <https://learning.zeiders.refineddata.com>

FFSC Virtual Learning:

Saving and Investing

FFSC Webinar Series helps educate you about your finances. Tuesday, July 14 • 10am-Noon

Stress Management

FFSC Webinar Series presents Life Skills: Stress Management Tuesday, July 14, • 11am-1pm

TO PARTICIPATE IN THESE FFSC VIRTUAL LEARNING SEMINARS:

Go to: mynavyfamily.com to create a LMS account. Once logged in, access LIVE webinars to register for a session. For NMCI use <https://learning.zeiders.refineddata.com>

Healthy Living

All about guavas

Guava, which has been described as a cross between a kiwi and a strawberry, is rich in vitamin C and fiber.

How guavas stack up

Per 100 g (3.5 oz.) serving

	Calories	Vitamin C	Fiber
Guava	72	218 mg	5.3 g
Orange	46	45 mg	2.4 g
Blackberry	40	150 mg	8.7 g
Strawberry	23	60 mg	2.2 g

How to eat a guava

• Guavas are good raw, either on their own or in a salad

• They can be used to make preserves, jellies, jams, marmalade and juice

Source: The Fruit Pages, Nutrition Action, U.S. Agriculture Department, TNS Photo Service

Read the Dispatch on line at afdispatch.com

Understanding the potential of COVID-19 convalescent plasma

The Department of Defense has set a goal to collect more than 8,000 donated units of plasma from patients who have recovered from COVID-19 by Sept. 30, 2020. This blood will be used to treat critically ill patients and support the development of an effective treatment against the disease.

Like a missile locking on its target, antibodies attack invaders inside the body with a singularity of purpose: search and destroy. Typically, infection-fighting white blood cells produce antibodies as an appropriate response to an invading germ. In some people whose immune systems can't mount a sufficient attack against a virus, donated antibodies from another person's plasma may help. Researchers believe the power of antibodies lies in their ability to bind to a virus and neutralize it, or block it from entering cells, said Dr. Kayvon Modjarrad, director of the Emerging Infectious Diseases Branch at the Walter Reed Army Institute of Research in Silver Spring, Maryland. Modjarrad leads the Army's COVID-19 vaccine development research.

But not all antibodies are cre-



U.S. Army Sgt. Reginald Miles labels donated liquid plasma at the Landstuhl Blood Donor Center. Researchers are studying COVID-19 convalescent plasma to harness the power of neutralizing antibodies to help patients. Photo by Volker Ramspott.

ated the same. "Antibodies come in different flavors, some of them are neutralizing and some of them are non-neutralizing and we don't know exactly which individuals are developing what type of antibody," said Shelly Krebs, chief of B Cell Biology Core at WRAIR Military HIV Research program.

COVID-19 convalescent

plasma, or CCP, from a recovered patient could be a mixture of both neutralizing and non-neutralizing antibodies. In fact, people infected with COVID-19 can have varying antibody responses. Some may not have enough antibodies in their plasma to benefit another patient, which is why CCP first needs to be tested for neutralizing antibody levels before transfusing,

explained Modjarrad. His lab works to understand the mechanism of COVID-19 antibodies to predict the levels required to offer a person protection from the virus.

Transfusing antibodies provides short-term immunity as the donor antibodies last several weeks to months inside the body, said Navy Capt. (Dr.) Todd Gleeson of the Navy Bloodborne Infection Management Center, located at Naval Support Activity Bethesda, Maryland. "It is likely that a person with COVID-19 who receives CCP will also still develop their own immune cells and produce antibodies to fight the virus if that person is re-exposed in the future," said Gleeson, who leads a convalescent plasma study of patients at Walter Reed National Military Medical Center also at NSAB in Bethesda. But scientists just can't confirm that yet. They hope to uncover the answer and many more as they study CCP and COVID-19 antibodies to better treat patients and develop future vaccines.

Military medical treatment facilities will soon take part in an observational study across the Department of Defense to help

researchers track trends among patients with COVID-19. The data will help trace recovered patients to ask for CCP donations as the DoD seeks to build a storehouse of CCP for patients admitted to Military Health System facilities and those deployed outside the U.S., explained Army Col. (Dr.) Andrew Cap, director of research at the Army Institute of Surgical Research in San Antonio, Texas. "The goal is to build a convalescent plasma capability within the DoD, both on the collection and on the treatment side," said Cap, who helped draft a CCP protocol for the DoD.

Future research may lead to the development of highly concentrated neutralizing antibodies extracted from large quantities of convalescent plasma as a potential therapy for prevention and treatment, added Cap.

Scientists believe monoclonal antibodies—derived from a single immune cell—may also hold potential as both a treatment and preventive measure against COVID-19. Krebs and her team have engineered monoclonal antibodies in the lab by isolating the best neutralizing antibodies from CCP samples to create an

army of exact replicas that target the COVID-19 virus down to the atomic level, explained Modjarrad.

"We know where and how well it's going to target, and we know the kinetics of how long it will last in the body and how long it will provide protection," he explained, noting convalescent plasma does not provide that level of effectiveness. "CCP is not generally used for prevention but for treatment." Monoclonal antibodies could be used for both treatment and prevention of COVID-19 because the transfused neutralizing antibodies would provide immediate immunity, he added.

Monoclonal antibodies have been in use for decades and revolutionized cancer treatment. Krebs' lab plans to expand the research into monoclonal antibodies against COVID-19 into animal studies this summer. "Our primary goal is to come up with a treatment for people who have COVID-19," she said.

Anyone able to donate convalescent plasma should contact the Armed Services Blood Program or go online to find a complete list of available collection centers.

CVN Frontline expands to San Diego as resurgence of COVID-19 once again strains hospitals

Building on its extensive background treating the impacts of PTSD and trauma with military veterans, and the experience of offering mental health resources to frontline healthcare providers and first responders in New York City, Cohen Veterans Network (CVN) is now offering free services in six additional locations of great need, as coronavirus cases surge again putting more stress on hospitals and first responders.

CVN Frontline, a no-cost mental health resource center featuring interactive online support groups and asynchronous resources, is available now to Frontline Healthcare Providers and First Responders and their adult family members in Philadelphia, Tampa, Austin, Dallas, Denver, and San Diego.

CVN clinicians from Killeen, Texas and San Diego, are facilitating the online support groups. "As

the pandemic has taken another turn to once again place this country's healthcare workers and first responders and their families at risk—we are moving quickly to offer our expertise to this population in high-need markets across the country," said Dr. Anthony Hassan, President & CEO of CVN.

"I'm thrilled that we are now providing this needed service to the men and women on the frontlines of this pandemic," said Clinic Director Shari Finney-Houser. "All of us here at the Cohen Clinic at VVSD have been dedicated to providing the best evidence-based treatment to our veteran community and their family members for the past year now. We know first-hand how effective mental health programs can be in affecting positive social change and improving quality of life for individuals living with different types of trauma. CVN

Frontline is another great step toward providing a critical resource to people trying to cope with this resurgence of Covid-19 we are seeing nationwide."

Since launch on May 20, the CVN Frontline website has had more than 4,500 visitors to date. The most viewed asynchronous video content includes mindfulness, meditation and suicide prevention.

CVN recently announced the results of a national survey of more than 500 frontline healthcare providers (HCPs) and first responders that showed that COVID-19 had taken a significant toll on their physical and mental health. Key findings of the Cohen Veterans Network America's Mental Health Frontline Survey included:

55% of all first responders and frontline healthcare providers say they are concerned about their overall mental health, led

by Healthcare Providers (HCPs) at 60%.

Nationally, HCPs describe themselves as:

- Anxious (47%)
- Concerned (66%)
- Worn out (46%)
- Scared (19%)

Nationwide, HCPs are more likely to say their job is putting the lives of their family at risk because of the coronavirus (73%) compared to first responders (58%).

CVN is offering the following

free mental health resources to frontline healthcare providers, first responders, and their family members:

• **Mental Health Resource Center.** CVN has launched a resource center – CVN Frontline – where first responders and frontline healthcare providers and their family members can access on-demand mental healthcare programming and asynchronous training from a range of sources through short videos, online tools,

and assignments.

• **Support Groups.** CVN is offering ongoing non-clinical support groups facilitated by licensed clinicians across its network that directly focuses on issues that may most impact frontline healthcare providers. The first group focuses on General Coping Skills and Managing Distress and, over time, may include other areas of focus as needed. These groups are being conducted online.

About the Cohen Veter-

METFORMIN RECALL

Certain lots of Metformin extended-release (ER), a drug used to treat type 2 diabetes, are being recalled by certain manufacturers. This recall includes Metformin ER lots that have been sourced by the Department of Defense (DoD) for military pharmacies and TRICARE Pharmacy Home Delivery, and it will also impact retail pharmacies.

Visit <https://militaryrx.express-scripts.com/notices>

One more problem: Hot summer temperatures can cause 'mask rash'

Summer weather is here and it's adding a new complication to our COVID-19 struggle.

Reports indicate that dermatologists are seeing an increase in skin conditions related to face coverings. Problems can be caused by contact allergy to something in the mask, sweating under your mask and causing a problem similar to diaper rash, and exacerbating acne.

To help avoid problems recommendations include using breathable fabrics, like cotton, in lighter colors which may be more comfortable in the summer. You can also try building a barrier by washing your face with a mild cleanser, then applying moisturizer with sunscreen to damp skin. If you are sweating, you may need to rinse your face and reapply moisturizer during the day.

If you do develop a rash, doctors recommend to treat it with zinc oxide, because mask rash is very similar to a diaper rash.

Healthy Living Tips

Moderate drinking

U.S. dietary guidelines define moderate drinking as one drink a day for women and two drinks a day for men. Binge drinking is defined as four or more drinks in one sitting for women or five for men.

What counts as one drink?

-  **Beer**
12 ounces of 5% ABV (alcohol by volume) beer
-  **Wine**
5 ounces of 12% ABV wine
-  **Liquor**
1.5 ounces of 40% ABV (80-proof) spirits or liquor

Source: Centers for Disease Control and Prevention

If you spend time in the sun ...

... Be sure to eat foods that support the immune system, which helps rebuild skin cells that have been damaged by the sun.

Body builders

Daily requirements of some nutrients essential to immune system, in milligrams:

Vitamin E	265
Vitamin A	1,200
Vitamin C	500 to 1,000
Q10	30
Beta carotene	6 to 30
Lycopene	6

Source: Danish magazine IN, Graphic: Tribune News Service

FRANK TOYOTA

2400 NATIONAL CITY BLVD.
866.217.1866
www.franktoyota.com

2020 Toyota Corolla SE

4 Cyl Auto.

Lease for
\$224
PER MONTH
PLUS TAX
36 MONTHS



*1 at this payment. Stk#: 59379, VIN#: LJ050899, Model#: 1864. Net capitalized cost \$21,099.48. \$224 plus tax monthly for 36 months with \$3,200 due at lease signing. Includes \$600 Toyota Factory Lease Subventions Cash. Security deposit not required. On approved above average credit through Toyota Financial Services. \$0.15 per mile over 12K miles annually and \$85 dealer document preparation charges. Any electronic filing fee. Includes license fee. College Grad and Military Rebates are not included on price/payment offers unless otherwise specified. Offer expires 7/31/2020.

2020 Toyota C-HR LE

4 Cyl Auto.

Lease for
\$227
PER MONTH
PLUS TAX
36 MONTHS



*1 this payment. Stk#: 59279, VIN#: L1080334, Model#: 2402. Net capitalized cost \$20,960.85. \$227 plus tax monthly for 36 months with \$3,250 due at lease signing. Security deposit not required. On approved above average credit through Toyota Financial Services. \$0.15 per mile over 12K miles annually and \$85 dealer document preparation charges. Any electronic filing fee. Includes license fee. College Grad and Military Rebates are not included on price/payment offers unless otherwise specified. Offer expires 7/31/2020.

2020 Toyota Camry LE

4 Cyl Auto.

Lease for
\$249
PER MONTH
PLUS TAX
36 MONTHS



*1 at this payment. Stk#: 59501, VIN#: LU958508, Model#: 2532. Net capitalized cost \$23,137.03. \$249 plus tax monthly for 36 months with \$4,250 due at lease signing. Includes \$600 Toyota Factory Lease Subventions Cash. Security deposit not required. On approved above average credit through Toyota Financial Services. \$0.15 per mile over 12K miles annually and \$85 dealer document preparation charges. Any electronic filing fee. Includes license fee. College Grad and Military Rebates are not included on price/payment offers unless otherwise specified. Offer expires 7/31/2020.

FRANK HYUNDAI

3150 NATIONAL CITY BLVD.
866.542.8238
www.frankhyundai.com

2020 HYUNDAI ACCENT SE

\$12,277 FRANK'S PRICE
-\$1000 RETAIL BONUS CASH
-\$500 MILITARY or
1st RESPONDERS

NET PRICE
\$10,777



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 7/13/20. 1 at this price. #111848.

2020 HYUNDAI ELANTRA SE

\$14,777 FRANK'S PRICE
-\$2000 RETAIL BONUS CASH
-\$500 SALES EVENT REBATE
-\$500 MILITARY or
1st RESPONDERS

NET PRICE
\$11,777



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 7/13/20. 2 at this price #598257, #599835.

2020 HYUNDAI VENUE SE

\$15,777 FRANK'S PRICE
-\$1500 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 7/13/20. 1 at this price #016434.

FRANK SUBARU

2829 NATIONAL CITY BLVD.
888.207.1891
www.franksubaru.com

2020 SUBARU WRX PREMIUM 6MT

LEASE FOR
\$299 PER MONTH
PLUS TAX
36 MONTHS

ZERO
DOWN!



*1 at this payment, STK# 22514, VIN# L9805974 Model, # LOU 11. \$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 7/31/20.

2020 SUBARU CROSSTREK

LEASE FOR
\$315 PER MONTH
PLUS TAX
36 MONTHS

ZERO
DOWN!



*1 at this payment, STK# 23123, VIN# L8251125, Model # LRD 14. \$315 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 7/31/20.

2020 SUBARU FORESTER LIMITED

LEASE FOR
\$349 PER MONTH
PLUS TAX
36 MONTHS

ZERO
DOWN!



*1 at this payment, STK# 22718, VIN# LH472125, Model # LFI 32. \$349 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 7/31/20.

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 7/31/20.

ATTENTION: ACTIVE DUTY, RETIRED & DEPENDENTS

Frank Motors is now hiring part-time & full time employees. Apply on-line www.FrankToyota.com

Military Special Only

OIL & FILTER CHANGE

\$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
- FREE Car Wash
- 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 7/31/20.

FRONT BRAKE SPECIAL

FRONT BRAKE
SPECIAL
\$50 OFF

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

Toyotas, Hyundais, or Subarus only. Most models. Must present coupon. Not valid with any other offer or discount. Valid only at Frank Auto Motors locations. Cannot be combined with any other offer or discount and cannot be applied toward previous purchases. Offer expires 7/31/20.

plus **10% OFF**

Any recommended Services or Repairs. May not be combined with any other special.

WE HONOR OUR MILITARY!!