

Congressman visits Naval Station Mayport Fire Station

By MC2 Michael Lopez
Navy Public Affairs Support Element
East, Detachment Southeast

Congressman John Rutherford, Florida's 4th Congressional District, visited Naval Station (NAVSTA) Mayport's Fire Station to meet with firefighters and Sailors assigned to base security Jan. 24.

Rutherford wanted to thank the Sailors and firefighters for their service, and gather their thoughts on how he can best represent them on congressional issues moving forward.

"NAVSTA Mayport is right in the heart of my district," said Rutherford.

"So it's my duty to help protect the base and this city as best as I can while these men and women are out there protecting our nation."



Photos by MC2 Michael Lopez
Congressman John Rutherford (center) of Florida's 4th Congressional District speaks with Mark Brusoe, fire chief of First Coast Navy Fire and Rescue Services. Rutherford met with firefighters and Sailors aboard Naval Station Mayport.

Rutherford is serving his first term in the U.S. House of Representatives. He sits on the House Committee on Homeland Security, the House Judiciary Committee, and the

House Committee on Veterans' Affairs.

Rutherford has strong roots in the Jacksonville community. He attended Florida Junior College and Florida State

University where he studied criminology.

He began his career in law enforcement in 1974 as a patrolman in the Jacksonville Sheriff's Office.

Working his way up through law enforcement, Rutherford was later elected as sheriff of Duval County in 2003, 2007 and 2011 for three terms and 12 years.

"I've lived here since 1958 and Mayport has always been near and dear to my heart," said Rutherford.

"And I'm proud to say that this base is a major asset not just to Jacksonville, but also to the security of our nation."

The crew at the fire station treated Rutherford and Capt. David Yoder, commanding officer of NAVSTA Mayport, to an

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Congressman John Rutherford, Florida's 4th Congressional District, and Capt. David Yoder, commanding officer of Naval Station Mayport, are lifted up in a fire ladder to its full erected height of 105 feet during Rutherford's visit to the base.

Colds and flu I'm sick, what should I do?

From Naval Hospital Jacksonville
Public Affairs

It's that time of year, when colds and influenza spread across the country, bringing discomfort to many. And the flu is peaking earlier this year than usual, with widespread cases reported in every state across the continental U.S., according to the Centers for Disease Control and Prevention.

First, let's talk about colds. Then we'll talk about flu.

There is no cure for the common cold, which is caused by a virus. Antibiotics won't help; they don't work against viruses. Taking unnecessary antibiotics can also make it harder for your body to fight future bacterial infections.

To feel better when you have a cold, get lots of rest and drink plenty of fluids. (Yep, just like your mom told you.) Over-the-counter medicines might help ease your symptoms. But they won't make

See **FLU**, Page 6



Photos by Jacob Sippel

Thorough and frequent hand-washing is one of the most effective ways to avoid colds.

February is African American History Month

From staff

Throughout the month of February, Navy Region Southeast joins our nation in celebrating the history and culture of African-American and Black Sailors during African-American/Black History Month.

Established in 1926, President Gerald R. Ford expanded the celebration in 1976 to include the entire month of February. This year, Navy commands are encouraged to celebrate and reflect on the theme "African Americans in Times of War." This theme commemorates the centennial of the end of World War I in 1918.

The war most directly impacted those African Americans called to fight and labor in the military overseas. More than 200,000 crossed the Atlantic and served



Courtesy photo

Soldiers of the 369th (15th N.Y.) were awarded the Croix de Guerre for gallantry in action by the French government for the taking of Sechault in 1919. From left, front row: Pvt. Ed Williams, Pvt. Herbert Taylor, Pvt. Leon Fraitor, Pvt. Ralph Hawkins. Back row: Sgt. H. D. Prinas, Sgt. Dan Storms, Pvt. Joe Williams, Pvt. Alfred Hanley, and Cpl. T. W. Taylor. This was one of the first units in the U.S. Armed Forces to have black officers in addition to its all-black enlisted corps.

in France. The majority worked in service units, broadly characterized as the Service of Supply. The two black combat divisions, the 92nd and 93rd, made up of approximately 40,000 troops, did

see battle. Unsure how to use black national guardsmen, the American Army "loaned" the 93rd Division to the French army. It was the only

See **BLACK HISTORY**, Page 2

Navy installations and commands exercise force protection

From U.S. Fleet Forces and Commander
Navy Installations Command Public Affairs

Naval installations within the continental United States (CONUS) are conducting Exercise Solid Curtain-Citadel Shield 2017 (SC-CS18) now through Feb. 9.

SC-CS17 is a two-part, anti-terrorism/force protection exercise conducted by Commander, U.S. Fleet Forces and Commander, Navy Installations Command on all CONUS Navy installations.

This annual exercise is designed to enhance the readiness of Navy security forces and ensure seamless interoperability among the commands, other services, and agency partners. Exercise SC-CS18 is not in response to any specific threat, but is a regularly scheduled exercise.

Measures have been taken to minimize disruptions within local communities and to normal base operations, but there may be times when the exercise causes increased traffic around bases or delays in base access.

Area residents may also see or hear security activities associated with the exercise. Advanced coordination has taken place with local law enforcement and first responders.

For more information, visit www.navy.mil, www.facebook.com/usnavy, or www.twitter.com/usnavy.

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This Week in Navy History

Feb. 1

1941 - United States Fleet reorganized, reviving Atlantic and Pacific Fleets.

1942 - USS Enterprise and USS Yorktown make first World War II air strike, Japanese Marshall Islands.

1955 - Operation Deep Freeze, a research task force, established in Antarctic.

Feb. 2

1800 - USS Constellation, under Capt. Thomas Truxtun, defeats La Vengeance.

1862 - USS Hartford, commanded by Capt. David G. Farragut, departs Hampton Roads for Mississippi River campaign.

Feb. 3

1801 - Senate approves peace treaty with France ending undeclared naval war that began 1798.

1917 - U.S. severs diplomatic relations with Germany.

Feb. 4

1779 - John Paul Jones takes command of Bonhomme Richard.

1959 - Keel laying of USS Enterprise, first nuclear-powered aircraft carrier,

Newport News, Va.

Feb. 5

1854 - Dedication of first chapel built on Navy property, Annapolis, Md.

1941 - Chief Navy Nurse Marion Olds and Nurse Leona Jackson arrive on Guam.

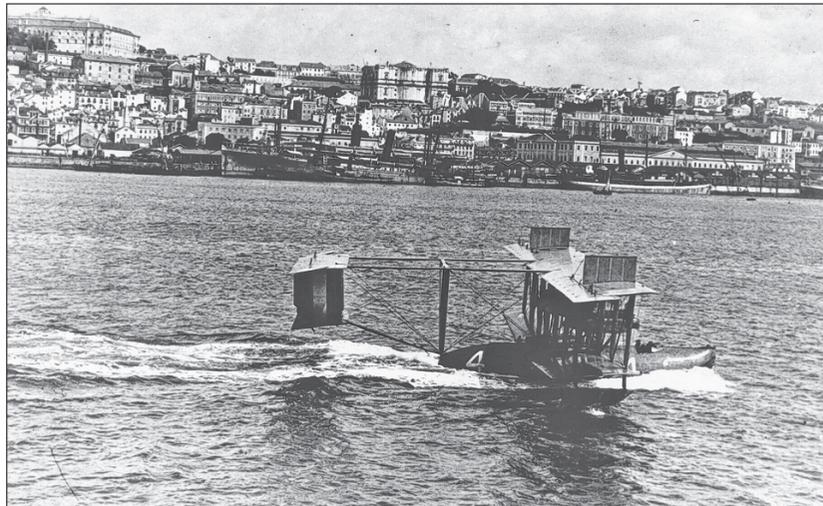
1971 - Moonwalk by Capt. Alan B. Shepherd Jr., commander of Apollo 14, along with Cmdr. Edgar D. Mitchell, lunar module pilot, and command module pilot Stuart Roosa. During the 9-day mission, 94 pounds of lunar material was collected and Shepard became the first person to hit a golf ball on the moon. Recovery was by helicopter from USS New Orleans (LPH-11).

Feb. 6

1862 - Union gunboat squadron captures Fort Henry, Tennessee River.

1922 - World powers sign the Washington Naval Treaty providing for limitation of naval armament.

1973 - In accordance with the agreement at the Paris Peace Talks, Navy Task Force 78 begins Operation End Sweep, the mine clearance of North Vietnamese waters of mines laid in 1972.



U.S. Navy photo

Despite engine problems and inclement weather, the crew of NC-4 landed on Portuguese water at the Port of Lisbon, May 27, 1919, to complete the first trans-Atlantic flight.

Feb. 7

1800 - USS Essex becomes first U.S. Navy vessel to cross the Equator.

1815 - The Board of Naval Commissioners, a group of senior officers, is established to oversee the operation and maintenance of the Navy, under the direction of the Secretary of the Navy.

1955 - 7th Fleet ships begin evacuation of Chinese nationalists from Tachen Islands.

1965 - In response to a Viet Cong attack on barracks area at Pleiku, South Vietnam, aircraft from carriers, USS Coral Sea (CV 42), USS Hancock (CV 19) and USS Ranger (CV 61) attack North Vietnamese area near Donghoi.

The lunch ladies

Meat & Potatoes of Life

By Lisa Smith Molinari
Special contributor

My boots were there, sitting next to the front door, a gritty residue of evaporated slush encircling the soles. I would have loved to climb back into bed that morning with Moby our Lab, rather than face my salt-encrusted minivan and an excruciatingly boring To Do list. But I had to get out into the world. I pulled on the unflattering Michelin Man down coat I swore I'd never buy until we moved to "Rhode-Iceland," slipped into my water-stained boots, and opened the door to the cold January morning.

It may be different for the lucky military families stationed close to the Equator. But for the rest of us, winter — with its grey dormancy and dreary disposition — has a way of making us retreat into our dens like hibernating bears. As soon as the sun abandons us for southern latitudes, humans tend to retract, curl up, nestle themselves away until spring's

resuscitation.

On its face, this seems like a damned good idea. It's cold outside, so why not fire up the CrockPot, but on lounge pants and binge watch "Ozark" all day?

The problem is that humans aren't meant to be alone like bears.

According to a 2015 study in the journal "Perspectives on Psychological Science," social isolation and perceived loneliness are potentially damaging to one's health, with well-established risks of higher rates of cancer, infection, heart disease, arthritis, depression, anxiety, substance abuse, Alzheimer's Disease and dementia. Worse yet, loneliness and isolation can also cause early death.

The study by researchers at Brigham Young University found that the subjective feeling of loneliness increases one's risk of death by 26 per-

cent. Social isolation increases mortality by 29 percent, and living alone shows a 32 percent increase.

Loneliness is subjective, however. In a 2012 study, three researchers at the University of California at San Francisco found that most subjects who felt lonely were married, lived with others and were not clinically depressed.

While the quantity of relationships is a factor in loneliness, the quality of relationships is relevant, too. But regardless of whether one is actually alone, or just feels lonely, connecting emotionally with other human beings is essential for good health.

Military spouses may find that isolation is a natural response to frequent moves and a lack of community belonging, but the health risks are too serious to ignore. The same way it's important to drink enough water, eat veg-

gies, exercise, and get your teeth cleaned every six months — it's important to get out and be with people.

During the work-ups leading to my husband's year-long deployment to Djibouti, a friend contacted me about forming a weekly "Lunch Bunch" with two other wives. I was a bit of a loner, but something told me that I needed this, so I agreed.

We met each week at different restaurants, using the alphabet as our guide. The first restaurant name started with an A, the second started with a B, and so on. Initially, our lunches were typical housewife affairs with gossip and discussion about the latest hot dip recipes.

But soon, our rendezvous took on a rebellious quality, à la "Thelma and Louise." We whispered like middle schoolers, heckled waiters, talked over each other, and on many occasions, laughed until we cried about the absurd realities of marriage, sex, parenting,

minivans, in-laws, and the latest Anna Nichole Smith drama. We started keeping a journal, chronicling the best and worst dishes, memorable quotes, cute waiters, and frequent moments of hilarity.

By the time my husband returned from deployment, the Lunch Bunch had almost whizzed through the alphabet twice.

We had guzzled more than one hundred Diet Cokes, eaten thousands of french fries, and laughed until we lost bladder control on countless occasions. I never wanted it to end, but military orders soon sent us overseas.

Despite all those french fries, the weekly lunches with my friends had kept me healthy during the deployment . . . and apparently, alive!

So, even in winter, when everything looks dead as a doornail and the wind cuts like a knife, resist the urge to retreat into your cocoon. Put on your boots, open the door, and get out into the world.

BLACK HISTORY

From Page 1

American division to serve exclusively under French command.

The 93rd Division's 369th Infantry Regiment from New York became the most famous fighting unit of African-American troops. Nicknamed the "Harlem Hellfighters," the regiment first garnered notoriety for its world-class band, led by the acclaimed James Reese Europe and made up of top musicians from the United States and Puerto Rico. Europe's band, along with other black regimental ensembles, popularized jazz to a war-torn French nation fascinated with black culture.

The 92nd Division, in comparison to the 93rd, had a much more harrowing experience. White army officials characterized black soldiers of the division as rapists and spread vicious lies among French civilians. African-American officers were particularly singled out for racist treatment because of their status. Viewed as a threat to white authority, many were unjustly transferred out of the division and others were court-

martialed on bogus charges. Despite inadequate training and racial discrimination, the division as a whole fought well. However, one regiment, the 368th Infantry Regiment, performed poorly during the Allied Meuse-Argonne offensive in September 1918 and was used by the military to characterize all black Soldiers and officers as complete failures. African-American Soldiers would contest these slanderous charges well into the postwar period.

The impact of World War I on African Americans often receives less attention than the effects of the Civil War and World War II. Because racial conditions failed to improve significantly after the war, it is often viewed as a disillusioning moment. To the contrary, World War I brought about tremendous change for African Americans and their place in American society. The Great Migration transformed the demographics of black communities in the North and the South. The war effort allowed black men and women to assert their citizenship, hold the government accountable, and pro-

test racial injustice. Military service brought thousands of black men into the army, exposed them to new lands and new people, and allowed them to fight for their country.

During World War II, USS Mason (DE 529), manned by a predominantly African American crew came under dire conditions in heavy weather when Mason's deck split, threatening the structural integrity of the ship. The crew made emergency repairs allowing the ship to continue its convoy operations. In 1994, President Clinton awarded commendations to the 67 surviving crew members.

USS PC 1264 was a submarine chaser built during World War II. She was one of only two U.S. Navy ships to have a predominately African-American enlisted complement during the war. PC 1264 was in service for less than two years, but the performance of her crew caused the U.S. Navy to reevaluate the role of African American Sailors. Legion of Merit, Bronze Star, Meritorious Service Medal and Navy Commendation Medal recipient Vice Adm. Samuel Gravely

served aboard the PC 1264 during the war, paving the way for future African American Navy leaders.

The USNS Carl Brashear (T-AKE 7) was named for BMCN Carl Brashear (1931-2006). Brashear's career spanned more than four decades and exemplifies outstanding service and dedication. Brashear enlisted in the Navy in February 1948 and qualified as a first class diver in 1964. In 1965, while recovering atomic bombs off the coast of Spain, Brashear sustained injuries which eventually required the amputation of his leg. Despite his injuries, he became recertified in March 1968 as a diver, the first amputee to serve as such in the Navy, and in 1970, Brashear became the first African-American master diver in the Navy.

In April 2009, Vice Adm. Michelle Howard commanded CTF-151, a multinational task force established to conduct counter-piracy operations in the Indian Ocean when the U.S.-flagged M/V Maersk Alabama container ship was hijacked by pirates off the Somali coast. Howard and 12

U.S. Naval forces coordinated the rescue of the ship and its crew including Capt. Richard Phillips, who had been kidnapped and held hostage in a lifeboat.

African-Americans continue to serve with distinction, now comprising about 19 percent of our active duty enlisted force, eight percent of our active duty officers and five percent of our flag officers. The Navy continues to do outreach toward African American youth in order to ensure a diverse pool of people and backgrounds yields the best talent possible. Sailors and their commands are encouraged to use this month to celebrate and recognize the exceptional and distinctive contributions and the unique histories and cultures that our African-American shipmates bring to our Navy.

More information on the many milestones achieved by black Sailors and the history of the African-American Navy experience can be found at the Naval History and Heritage Command at www.history.navy.mil/browse-by-topic/diversity/african-americans.html.



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The deadline for classified submissions is noon Monday. Questions or comments can be directed to the editor. The Jax Air News can be reached at (904) 542-3531, fax (904) 542-1534, e-mail JaxAirNews@comcast.net

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The Jax Air News is published by The Florida Times-Union, a private firm in no way connected with the U. S. Navy under exclusive written agreement with the U. S. Naval Air Station, Jacksonville, Florida. It is published every Thursday by The Florida Times-Union, whose offices are at 1 Riverside Ave., Jacksonville, FL 32202. Estimated readership over 32,000. Distribution by The Florida Times-Union.

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Photo by MC3 Kristopher S. Haley

MCPON visits Mayport

Master Chief Petty Officer of the Navy Steven Giordano speaks with Sailors at the Chief Petty Officer's Club aboard Naval Station Mayport Jan. 24. Giordano met with Sailor of the Year selectees for a discussion about readiness and the evolution of the U.S. Navy.

Navy reminds Sailors to participate in Personal and Professional Choices Survey

From Chief of Naval Personnel Public Affairs

The Navy's biennial Personal and Professional Choices Survey is available for selected Sailors until Feb. 23.

This Secretary of the Navy-directed survey collects data and comments from Sailors across the Fleet to gauge the overall readiness of the Navy and the present-day impact of policies on Sailors. The survey touches on issues such as career development, work-life balance, adoption leave and family planning. Participation is anonymous and completely voluntary, but highly encouraged by Navy leadership.

The 2018 survey began Jan. 17 and will close on Feb. 23. The survey has been sent to 80,000 randomly selected active duty Sailors. Notification emails will be sent to participants from both the Chief of Naval Personnel and the survey platform Max.gov, urging Sailors to use this opportunity to provide their feedback to the Navy. Participation is anonymous and completely voluntary, but Navy leadership strongly encourages selected Sailors to participate.

If you were selected to participate, please take advantage of this opportunity to provide the Navy feedback.

Survey results are expected to be released in August and will be posted on Navy's Inclusion and Diversity website. Questions on the survey may be addressed to the Office of Inclusion and Diversity (OPNAV N1D) at ALTN_USN_INCLUSION_AND_DIVERSITY@navy.mil.

FFSC preps to educate on saving

By Hannah Simmons
Staff writer

The 2018 Military Saves Week Campaign starts Feb. 26 with a celebratory kick-off at Dewey's. The entire week will be filled with sessions encouraging practical financial behavior and how to embark on the road to financial success. Last year's campaign was centered on "Start Small-Think Big."

Sailors, retirees, civilians and family members attended classes on Debt Reduction Strategies, Basic Budgeting and Money Management, How to Be a Million Dollar Sailor, Retirement Savings, Investing, Car Buying Strategies, and more.

During this year's campaign, trainings will be held at the commands, such as Naval Hospital Jacksonville, Patrol Squadron 30, Center for Naval Aviation Technical Training Unit Jacksonville, VyStar Credit Union, and other locations.

This is the first year classes will be brought to the commands, instead of spending the week at Fleet and Family Support Center.

"We are trying to maximize participation of the Sailors,



File photo

Bob Bieri, a representative with the Navy Mutual Aid Association, shares headlines from the newspaper regarding money matters during his presentation for Military Saves Week aboard Naval Air Station Jacksonville last year.

and we came up with the idea to take the training to them," said John Baker, FFSC financial educator.

A new savings strategy will be the introduced each day during Military Saves Week. On the first day attendees will be asked to make a Military Saves Pledge, and throughout the week those who made a pledge will be entered into a contest for a chance to win up to \$750.

According to a Military

Saver Survey taken in 2017, 58 percent of the military savers reported they have implemented the tactics they learned and began saving.

There will be one session on how to automatically transfer money from a checking account to a savings account in order to prevent overspending.

There are times in life when emergency funds are needed. Another course will show how saving for emergency funds is beneficial and eliminates the need to panic during unexpected inconveniences.

A "Five-Step Blended Retirement System Checklist to Success" was created by the Department of Defense's Office of Financial Readiness to encourage service members to plan for retirement.

Tax refunds and work bonuses are often, more than likely, spent instead of put into the bank. There will be a session encouraging participants to save the extra funds instead of going on a shopping spree. There will also be sessions centered on saving money as a family. The planned sessions are designed to demonstrate how thinking ahead of time and planning for the future

can result in better financial stability and success.

The goal of these free assemblies is to educate service members on financial health in hopes that the attendees carryout the strategies they are taught. The campaign will end March 2 in the Vystar Credit Union training room.

For more information on Military Saves Week events call the FFSC at 542-4718/5635 or view their Facebook page: <https://www.facebook.com/FFSCNASJAX>.

Drop-in care resuming at CDC

From Staff

Hourly drop-in care for infants and pre-toddlers will resume at the Naval Air Station Jacksonville Child Development Center beginning Feb. 5. Reservations can be made 30 days in advance on the CYP website at <https://myffr.navyaims.com/wbWSC/nrsejaxcymys.wsc/wbspash.html?wbp=1>. For questions or more information, please call 542-5529.



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Ashton Matson, 6, swims across the outdoor pool in after finishing the Polar Plunge 5K aboard Naval Air Station Jacksonville.

Polar Plunge 5K

By Reggie Jarrett
Editor, Jax Air News

An estimated 50 people turned out to compete in the first Polar Plunge 5K aboard Naval Air Station Jacksonville Jan. 27. The fun run began and ended at the base's outdoor swimming pool, and culminated in many of the participants jumping into the pool's 55 degree water.

The runners had differing opinions on the cold water. "It was a little shock at the end of the run," said first place finisher Ryan Collins. "But it was refreshing."

ABH1 Stephanie Matson, who is stationed aboard USS Iwo Jima (LHD-7) at Naval Station Mayport, disagreed. "I thought it was going to be nice," she said. "But it was quite painful."

Both agreed the run and the plunge was a lot of fun.

That was the opinion of most of the runners according to MWR Fitness Director Jill Sheppard. "I think it went great," she said. "We got a lot of good feedback. Everyone said it was a great run."

Sheppard hoped the run inspires participants to achieve other goals they have set for themselves for the new year. "I hope the cold water shocks them into completing resolutions they made."

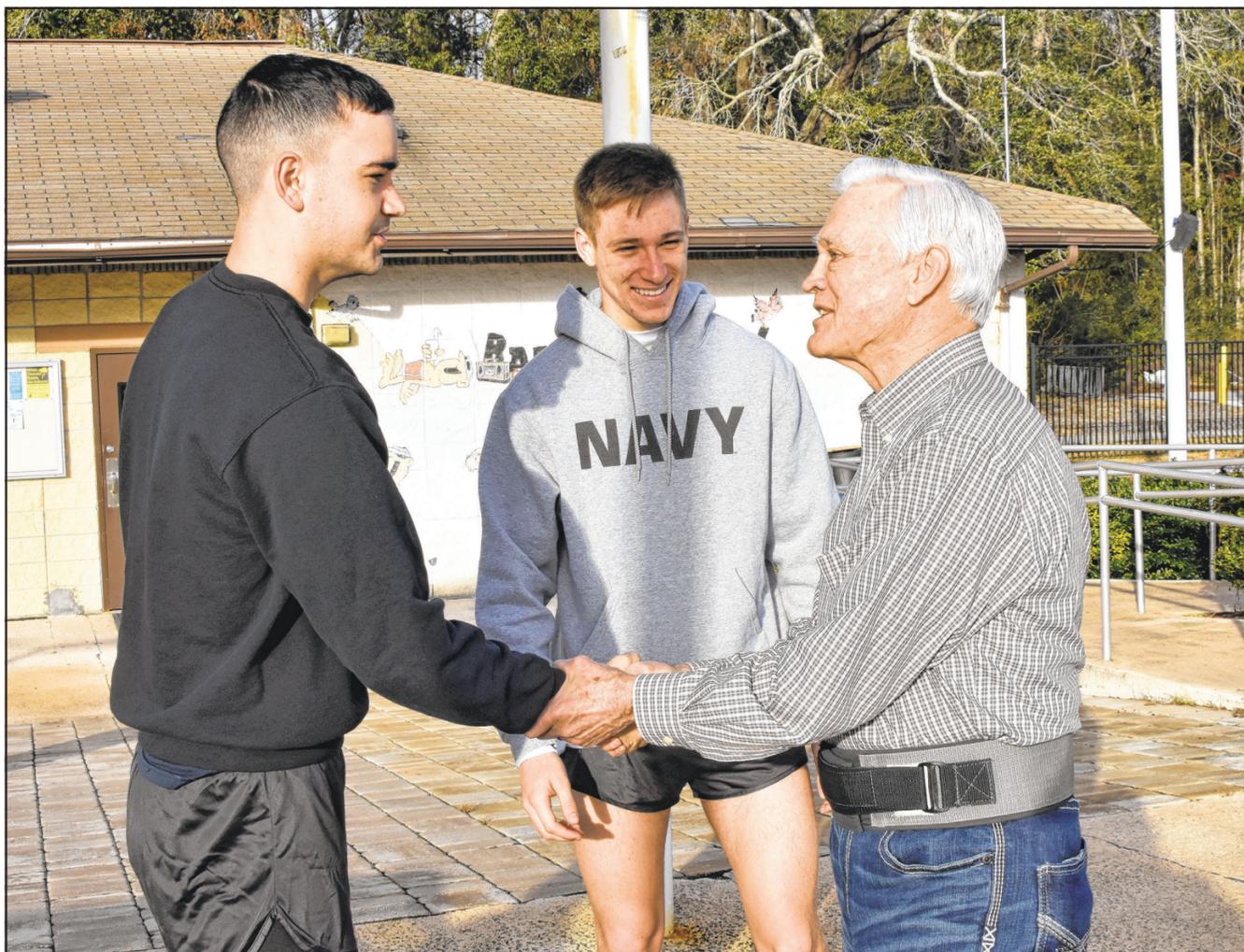
Another inspiring part of the event was retired United States Air Force Lt. Col. Barry Bridger, who spoke to the crowd of his experience as a prisoner of war in Vietnam. Bridger spent six years in captivity at the infamous "Hanoi Hilton" from 1967 to 1973.

After speaking to the group as a whole before the run, Bridger also spoke to many people individually. Young Sailors were especially honored to speak with him, such as AWOAN Samuel Kempf and AWOAN Jay Thornton both with Patrol Squadron 30.

The 5K run started soon after Bridger spoke and was an untimed fun run. The first female to cross the finish line was 15-year-old Liliana Angulo. The ninth grader at Bishop Snyder High School is already a veteran competitive



(From left) AWOAN Jordan Housaflook, AWOAN Samuel Kempf and AWOAN Jay Thornton of Patrol Squadron 30 gather with Plunge the Polar Bear after the swimming portion of the Polar Plunge 5K event.



Lt. Col. Barry Bridger (USAF retired) greets AWOAN Samuel Kempf (left) and AWOAN Jay Thornton, both of Patrol Squadron 30, before the start of the Polar Plunge 5K aboard Naval Air Station Jacksonville Jan. 27. Bridger spoke to the runners before the start of the race about his experience as a POW during the Vietnam War.

runner who has competed in 38 triathlons. Angulo is thinking about joining the Coast

Guard when she graduates high school. Another young participant

had mixed emotions about the 5K run and polar plunge. Four-year old Colin Matson said he

had fun, but when asked if he would do it again he shook his head and said "no."



Plunge the polar bear leads the runners at the start of the Polar Plunge 5K race aboard Naval Air Station Jacksonville Jan. 27. The participants ended the run by jumping into the outdoor swimming pool.



Tami King and her daughter Marina, 7, finish the Polar Plunge 5K hand in hand Jan. 27.

Photos by Reggie Jarrett and Morgan Kehnert



Dinah Ruiz (left), an employee of Naval Facilities Engineering Command Southeast, and Chanda Rigby approach the finish line of the Polar Plunge 5K aboard Naval Air Station Jacksonville Jan. 27.



Ryan Collins gives a thumbs up as he was first to cross the finish line of the Polar Plunge 5K aboard Naval Air Station Jacksonville. Collins, and many of the estimated 50 runners, ended the run by jumping into the base's outdoor swimming pool.



Liliana Angulo, 15, completes the swimming portion of the Polar Plunge 5K at the outdoor pool aboard Naval Air Station Jacksonville. The ninth grader at Bishop Snyder High School has competed in almost 40 triathlons and is considering joining the Coast Guard after graduating.



With the assistance of lifeguard Joel Westerhoff, 7-year-old Matthew Deford finishes his 5K run with a swim across the chilly outdoor pool.



Retired Sgt. Major Joe Rivera completes his swim across the 55 degree water during the 2018 Polar Plunge 5K aboard Naval Air Station Jacksonville.



Polar Plunge sponsor, First Command, dressed the part for this arctic event. Neither NAS Jacksonville, MWR nor Jax Air News or any part of the federal government, officially endorses any company or sponsor or their products or services.



The owner of this house damaged by Hurricane Irma near Starke, Fla., Nov. 19, 2017, insisted other people were worse off than he and took convincing to sign up with the Federal Emergency Management Agency for assistance five weeks after Hurricane Irma caused historic damage, explained Lynette George. George volunteered to deploy with Federal Emergency Management Agency and is a finance manager for the Navy's Office of Civilian Human Resources – Operation Center Silverdale.

Navy civilian volunteers for FEMA, learns life lessons

By Mark Burrell
Office of Civilian Human Resources

In the middle of nowhere, between Bradford and Union counties just west of Jacksonville, Florida, down a long, long washed-out dirt road, a recently widowed elderly lady sat outside her log cabin, looking at her flooded vehicles.

Historic flooding from Hurricane Irma took Jacksonville and nearby towns by surprise. Federal Emergency Management Agency (FEMA) officials called the flooding "epic," hitting water levels not seen since 1846.

Lynette George, a FEMA volunteer, found the elderly woman sitting out-



Photos by Lynette George

Lynette George, a finance manager for the Navy's Office of Civilian Human Resources—Operation Center Silverdale, checks on a hurricane survivor after she volunteered to do an interagency deployment with the Federal Emergency Management Agency near Hastings, Fla.

side. Immediately, George began to assess the damage but was unable to enroll her into the FEMA system due to connectivity issues.

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Photos by MC2 Michael Lopez

RUTHERFORD

From Page 1

Congressman John Rutherford (left) Florida's 4th Congressional District, and Capt. David Yoder (middle) commanding officer of Naval Station Mayport, help operate a fire ladder during Rutherford's visit to the base Jan. 24.

aerial view of the base as they lifted them up to a height of 105 feet in one of the station's ladder trucks.

"I got the best view of the base I've ever had," said Rutherford.

"Even beyond that, coming to the fire station is a special treat for me because I spent so much time in law enforcement, so these are my people and I really enjoy any chance I get to interact with fireman, law enforcement and the Sailors of this base."

Prior to his visit at the fire station, Rutherford also met with the Chief of Naval Operations Adm. John Richardson and



Congressman John Rutherford, Florida's 4th Congressional District, dons protective gear before being lifted up in a fire ladder at Naval Station Mayport Jan. 24. Rutherford met with firefighters and Sailors assigned to base security to thank them for their service and gather their thoughts on how he can best represent them on congressional issues moving forward.

toured the San Antonio-class amphibious transport dock ship USS New York (LPD 21).

FLU

From Page 1

the cold go away any faster. Always read the label and use as directed. Be especially careful with children and cold medicine. Some medicines have ingredients not recommended for children.

Cold symptoms include sore throat, runny nose, coughing, sneezing, headaches, and body aches. Most people recover within about seven to 10 days. But people with weakened immune systems, asthma, or respiratory conditions might develop serious illness, such as pneumonia.

To reduce your risk of getting a cold:

- Wash your hands often with soap and water. Wash for 20 seconds. Help young children do the same. If soap and water aren't available, use an alcohol-based hand sanitizer. Viruses that cause colds can live on your hands.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Stay away from people who are sick.
- To protect others, if you have a cold:
 - Stay at home while you're sick.
 - Avoid close contact with others, such as hugging, kissing, or shaking hands.
 - Move away from people before coughing or sneezing.
- Cough and sneeze into a tissue, and then throw it away. Or cough and sneeze into your upper shirt sleeve. Either way, completely cover your mouth and nose.
- Wash your hands after coughing, sneezing, or blowing your nose.
- Disinfect surfaces and objects that you touch often (such as toys, doorknobs, light switches, faucet handles, keyboards, and cell phones).

Call your doctor, if you or your child has one or more of these:

- Temperature above 100.4 degrees Fahrenheit.
- Symptoms that last more than 10 days.
- Symptoms that are severe or unusual.

If your child is younger than three months of age and has a fever, always call your doctor right away. Your doctor can determine if you or your child has a cold, and can recommend therapy to relieve symptoms.

Now, on to influenza.

You might have the flu, if you have some or all of these symptoms: fever, cough, sore throat, runny or stuffy nose, body aches, headache, chills, fatigue, and sometimes diarrhea and vomiting.

Most people with the flu have mild illness, and don't need medical care or antiviral drugs. If you get sick with flu symptoms, in most cases, you should stay home and avoid contact with other people except to get medical care. Stay home for at least 24 hours after your fever is gone, except to get medical care or other necessities. Your fever should be gone without the use of fever medicine (like Tylenol). Stay home from work, school, travel, shopping, social events and public gatherings.

While you're sick with flu: stay away

from others, wash your hands often, and cover coughs and sneezes with a tissue. If you must leave home, wear a facemask if you have one.

People who are only mildly ill shouldn't go to the emergency room. If you go to the ER and you don't have the flu, you might catch it from people who do have it.

If you have flu symptoms and are in a high-risk group, or are very sick or worried about your illness, contact your doctor. High-risk groups include: young children (age younger than five, and especially younger than age two), people age 65 and older, pregnant women, and people with certain medical conditions (such as asthma, diabetes, or heart disease). High-risk patients should contact your doctor early in your illness. Remind them of your high-risk status for flu, and ask about antiviral treatment.

If anyone has any of these emergency warning signs of flu sickness, go to the ER.

For children:

- Fast breathing or trouble breathing
- Bluish skin color
- Not drinking enough fluids
- Not waking up, or not interacting
- Being so irritable that the child doesn't want to be held
- Flu-like symptoms improve, but then return with fever and worse cough
- Fever with a rash

For infants: in addition to the signs above, get medical help right away for any infant who has any of these signs:

- Unable to eat
- Trouble breathing
- No tears when crying
- Significantly fewer wet diapers than normal

For adults:

- Difficulty breathing or shortness of breath
- Pain or pressure in the chest or abdomen
- Sudden dizziness
- Confusion
- Severe or persistent vomiting
- Flu-like symptoms that improve, but then return with fever and worse cough

For 24/7 clinical advice, call the Nurse Advice Line at 800-TRICARE (800-874-2273).

It's not too late to get your flu shot. For immunizations, stop by or call 904-542-7810 (hospital) or 904-546-7050 (Branch Health Clinic Jacksonville).

You can also email your doctor for non-urgent issues, using RelayHealth secure email messaging. Go to the TRICARE Online Patient Portal at www.TRICAREonline.com or <https://mil.RelayHealth.com>.

For appointments or to call your doctor, call 904-542-4677 (hospital) or 904-546-7094 (Branch Health Clinic Jacksonville, for active duty). Or schedule online at www.TRICAREonline.com.

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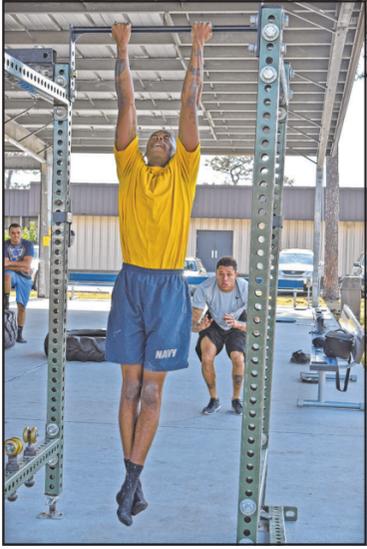


Photo by Demi M. Cruz

Teammates GM1 D'Andre Wilson (left) and AO2 Bobby Segarra both of Navy Munitions Command Atlantic work together for the Bar Hang Burpee challenge, part of the Navy Fit Games. Wilson hangs on the bar while Segarra completes as many burpees as possible.

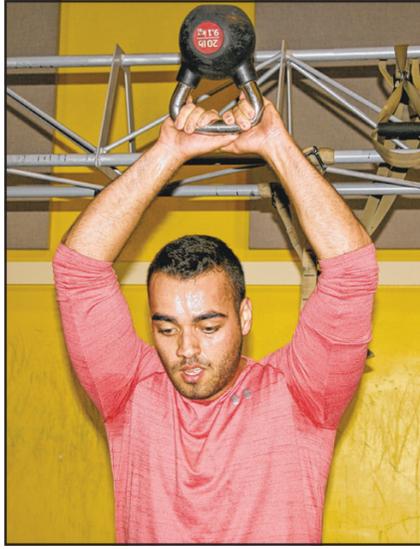


Photo by Hannah Simmons

RP3 Joshua Silva of Naval Air Station Jacksonville (NAS Jax) participates in the kettlebell swing portion on the Fit Games competition held aboard NAS Jax Jan. 25.



Photo by Reggie Jarrett

RP3 Joshua Silva (right) watches Lt. Cmdr. Anthony Baker, a Navy chaplain, perform push-ups during the Fit Games competition at the Fitness Center aboard Naval Air Station Jacksonville Jan. 25. Silva and Baker started and ended the day's event with a 400-meter run. In between, they alternated doing 200 lunges, 160 push-ups, 120 burpees, 160 kettle bell swings and 200 sit-ups. The pair just missed their goal of completing the exercises in 20 minutes, finishing in 23 minutes.



Photo by Demi M. Cruz

AO2 Bobby Segarra of Navy Munitions Command Atlantic achieves a deadlift one-rep max of 405 lbs for the Navy Fit Games on Jan. 22 at Naval Air Station Jacksonville's Fitness Center Outdoor Pavilion.



Photo by Hannah Simmons

RP3 Joshua Silva (left) of Naval Air Station Jacksonville (NAS Jax) and Lt. Cmdr. Anthony Baker, a Navy chaplain, participate in the 3K Row event during the Fit Games aboard NAS Jax. One would hold row while the other held the plank position and then they would alternate.



Photo by Reggie Jarrett

Team Chaps, RP3 Joshua Silva (left) of Naval Air Station Jacksonville (NAS Jax) and Lt. Cmdr. Anthony Baker, a Navy chaplain, perform atomic pushups during the second day of the weeklong Fit Games competition at the Fitness Center aboard NAS Jax Jan. 23. NAS Jax MWR Fitness hosted a winter Navy Fit Games from Jan. 22 to Jan. 26. Teams of two competed in a variety of exercises for an hour each day, including squats, deadlifts, wall balls, burpees, rowing, lunges and atomic push-ups at the Fitness Center Outdoor Pavilion or in the High Intensity Training room. Team Chaps won first place with Team Small Arms, consisting of GM1 D'Andre Wilson and AO2 Bobby Segarra of Navy Munitions Command Atlantic, coming in second place.

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Renters insurance frequently asked questions

From Balfour Beatty
Housing Office

Will my rent go down since renters insurance will no longer be provided?

No. The BAH rates for members not already rate protected were adjusted to remove renters insurance in 2015 and the PPV Housing rents were similarly adjusted. Since then, however, the PPV partners have been providing renters insurance coverage at no cost because the coverage is still specified in individual leases with residents. The PPV partners will continue to provide coverage at no cost to all residents until the end of the current lease or renewal term (and upon written notice), or until rate protected members pre-dating the 2015 changes

lose their protection under normal criteria. Accordingly, there will be no adjustment to current PPV Housing rental rates as a result of this change.

Why do I need renters insurance?

Renters insurance covers your personal property and your personal legal responsibility (or liability) for injuries to others and/or their property while they are on your property. Accordingly, coverage is recommended to cover your personal property (e.g. electronic equipment, furniture, clothing) and to protect you from being liable for damage you might cause to the building inadvertently (e.g., a kitchen fire or a plumbing mishap), or from injuries to others while on your property.

When will the change to my rent and/or renters insurance occur if I'm already in privatized housing?

If you are rate protected at BAH pre-dating the 2015 changes, your rent and/or renters insurance coverage will change only when you would lose your protection under normal criteria (e.g., Permanent Change of Station, change in pay grade, or change in dependent status). If you are rate protected at BAH effective after the 2015 changes, or you are not rate protected, your BAH already accounts for the removed renters insurance and the renters insurance changes may be effective as soon as your current PPV lease or renewal period expires.

Where can I find renters

insurance?

Most major insurance providers offer rental insurance policies. There are different rental insurance options based on the level of protection or property the service members want to insure. Naturally, the desired amount of coverage will impact the cost of obtaining insurance.

How much does renters insurance cost?

The National Association of Insurance Commissioners (NAIC) quotes the average insurance policy at \$15 to \$30 per month. Specific renters insurance costs will depend on your individual circumstances and desired coverage. Currently, the PPV partners are typically providing between \$10,000 and \$20,000 per unit

in coverage for loss of personal property.

Does the Basic Allowance for Housing (BAH) rate protection apply to this change?

Yes, if you are rate protected at a BAH pre-dating the 2015 changes. In that case, your protected BAH rate continues to include the renters insurance component and the PM is required to continue insurance compensation or to provide comparable compensation until your protection ceases under normal criteria. If your rate protection applies to a BAH rate effective after the 2015 changes, your BAH rate will remain protected but your automatic renters insurance coverage will cease at the end of your lease or renewal term.

NAVFAC Southeast awards fire suppression system contract

From NAVFAC Southeast
Public Affairs Officer

Naval Facilities Engineering Command (NAVFAC) Southeast awarded a nearly \$7.8 million contract Jan. 23 to W.W. Gay Fire Protection, Inc. of Jacksonville, Florida, under a design-build multiple award construction contract for replacement of the fire suppression system in Hangars 1853 and 1854, located at Forrest Sherman Field on board Naval Air Station (NAS) Pensacola, Florida.

"The new system is a significant improvement in the fire-fighting system currently being used in our hangars occupied by Training Air Wing (CTW) 6 and the Blue Angels," said Capt. Christopher Martin, NAS

Pensacola commanding officer. "This state-of-the-art upgrade will provide an improved water deluge system, fire detection and new environmentally friendly low expansion foam extinguishing system for aircraft undergoing maintenance."

Hangar 1853 supports Training Squadron (VT) 10, VT-4 and the 2nd German Air Force Training Squadron. Aircraft maintained in Hangar 1853 include T-6 and T-45. Hangar 1854 supports the maintenance function of T-45 and F/A-18 aircraft and is home to the Blue Angels, CTW-6, and VT-86.

Renovations to Hangar 1853 will include converting the hangar bay overhead sprinkler system from a deluge system to a

wet pipe sprinkler system. The risers will be reworked, including replacement of all heads and control valves and painting of all sprinkler pipes.

Hangar 1854 upgrades will include painting all of the sprinkler piping and rework of all risers.

The installation of a new supplement low level aqueous film forming foam monitor system in the hangar bay areas are planned for both Hangar 1853 and 1854. The new system includes automatic and manual releasing controls components and a containment system for complete containment of a 10 minute foam discharge, with underground storage tanks and door trench drains and a pre-package fire pump system for

support of both hangars.

"The fire protection work at NAS Pensacola will provide a reliable water supply, fire detection, low expansion foam fire extinguishing system, and containment system to detect and extinguish a fuel spill originating from an aircraft undergoing maintenance operations," said NAVFAC Southeast Supervisory Fire Protection Engineer Taylor Hudson.

Without such systems, a fuel spill could spread across the hangar floor under other aircraft until an ignition source occurs, at which time the pool fire would envelop all or most aircraft in the facility, typically resulting in total loss of all involved aircraft.

"Conventional water based

fire sprinklers are ineffective at extinguishing such pool fires," continued Hudson. "The new system also has a passive containment system to capture and contain all spilt fuel and foam extinguishing agent in underground tanks for proper disposal after the fire incident."

Site work will include underground piping from fire pumps to each hangar system, piping from aqueous film forming foam door trenches to containment tanks, diverter valves, manholes, oil water separators, pavement repairs and associated work to support aqueous film forming foam systems to include coatings of the wet fire sprinkler piping.

Work is expected to be complete by January 2019.

DoD and VA release online tool to assist veterans with discharge upgrade process

From Department of Defense

The Department of Defense, through a joint initiative with the Department of Veterans Affairs, is pleased to announce the launch of a web-based tool that will provide customized guidance to veterans who desire to upgrade or change the conditions of their military discharge.

"We are thrilled to have partnered with the Department of Veterans Affairs in developing this wonderful and easily-accessible tool," said Mr. Robert Wilkie, Under Secretary of Defense for Personnel and Readiness. "We support our veterans, whether they served recently or long ago, and we are excited

to introduce a tool that will individualize the guidance for those who desire an upgrade or change in their military discharge," he said.

Over the years, some veterans have criticized the review process as daunting or difficult to understand. The issuance of supplemental guidance over the past few years, while helpful to many, has the side effect of creating multiple guidance documents that can be confusing to some. Furthermore, some veterans suffer from mental health or other conditions that make tasks like these more difficult for them than for others.

This innovative tool simplifies and customizes the guidance. By answering a few short questions, veterans will

know which board they need to go to, what form to fill out, any special guidance applicable to their case, where to send their application, and some helpful tips for appealing their discharge. Any veterans who believe their discharge was unjust, erroneous, or warrants an upgrade are encouraged to use this tool and then apply for review.

This tool can be found on Vets.gov at www.vets.gov/discharge-upgrade-instructions. The link is also available on Military OneSource (www.militaryonesource.mil/) and each of the review board's websites (listed below). The link has also been forwarded to a number of Veterans Service Organizations and Military Service Organizations in order

to spread the news to as many Veterans as possible.

This initiative was one of many in recent years aimed at improving the review process and guidance available to veterans who believe they may have been unfairly discharged or received an unfair discharge characterization. The Department issued special guidance in 2011 for veterans discharged under "Don't Ask, Don't Tell" or its predecessor policies. Also, the Department issued guidance related to post-traumatic stress disorder (PTSD) and traumatic brain injury (TBI) in 2014. Most recently, in February 2016, the

See **DISCHARGE**, Page 9

FEMA

From Page 6

Fortunately, volunteers, like George, a federal civilian at the Department of the Navy (DON), raised their hands to deploy after this year's hurricane season as a member of the Surge Capacity Force.

The Post-Katrina Emergency Management Reform Act mandated the creation of a Surge Capacity Force (SCF) that will be "capable of deploying rapidly and efficiently after activation to prepare for, respond to and recover from natural disasters, acts of terrorism, and other man-made disasters, including catastrophic incidents."

George found out that soon after Hurricane Irma, the lady's husband died. The hurricane destroyed most of her property and even her dog was missing. The only access to her home for five weeks was by boat, the long winding dirt road was impassable.

"How could I possibly do 45 days of this? Its heart wrenching and I started crying," said George.

This was her first day in the community. Yet, she carried on.

George, a finance manager for the Navy's Office of Civilian Human Resources - Operations Center Silverdale, has carried on for more than 35 years with the Department of the Navy.

"My whole life has been volunteering - from Sunday School to managing a non-profit - it's a lifetime passion for me because I've been blessed with a wonderful job and family," George said.

FEMA put out a call for volunteers shortly after hurricanes Harvey, Irma, Jose and Maria, devastated the Southern U.S. and Puerto Rico in late August and September 2017. Like many of the almost 50 Department of the Navy volunteers, George arrived in Anniston, Alabama, for training with almost no idea of what this experience would entail.

"Before I left, I had a feeling like I wasn't coming back," George explained. "That I was going into a disaster area but it was something that I knew I needed to do. There was no hesitation on my part and I was prepared for the worst."

Even though she had spent four years on active duty in the Navy, she never spent time on the ground in a conflict or disaster zone.

"My family thought that I was crazy," George said.

After meeting fellow Navy employees during training, she deployed to Jacksonville to work with a FEMA crew on a Disaster Survivor Assistant Team going door-to-door to ensure the survivors were safe and help register people in the FEMA database.

According to FEMA, the DSA mission is to build and sustain an expeditionary cadre to establish a timely presence in disaster areas. DSA primarily focuses on addressing the needs of disproportionately impacted populations and disaster survivors.

With the amount of damage caused in Bradford and Union counties, George and her team had their work cut out for them.

Her supervisor, Tammy Johnson, said George is no stranger to getting out in the community.

"She has always been engaged in the giving community. She is the founder of the 'Blue Star Banner' program in Kitsap County, Washington -- honoring those that served in the military. She routinely volunteers for other events such as 'Wreaths Across America' for those veterans we have lost. So, in my mind, George has always been an individual who is engaged and giving," said Johnson, director of Office of Civilian Human Resources (OCHR) Silverdale.

Johnson encouraged George as soon as she found out she was volunteering. Johnson said she knew George could make a difference by helping people and have an unforgettable life experience.

"The FEMA surge deployment provided Lynette with increased appreciation for the things in her life -- family, friends, shelter, to name a few," said Johnson. "It is such an honor to work with a person so empathetic to others. She truly cares and tries her best to help others. She is a role model for us all."

George spent 45 days on a DSA crew using tablets and other mobile reporting tools to bring services directly to survivors who needed the most help. The technology registers survivors where, work, shelters, hotels or wherever they may be. The Survivor Mobile Application Reporting Tool uses mobile geo-tagging and photo-capable devices in the field to give FEMA leaders an instant picture of critical and emerging needs, as well as the overall pulse of impacted communities.

Learning the methods and technologies of another

agency benefits all those involved, explained Lisa Jox, HR Operations director at OCHR.

"The benefit to the DON and OCHR of such inter-agency experiences is really two-fold: one, gaining new perspectives on how other agencies operate, their best practices and sharing that knowledge within the DON; and two, sharing DON best practices with our sister agencies," Jox said.

Though the level of support for another federal agency was unprecedented, explained Jox, she wasn't surprised that OCHR employees were ready and willing to answer the call.

"While FEMA has had the ability to reach out to other federal agencies for assistance, this is the first time they requested employee volunteers from those agencies," said Jox. "Working with other agencies allows us to see how almost every federal agency relies, in some part, on the work the DON performs every day, including disaster and humanitarian assistance. OCHR is a key partner in supporting the DON mission and seeing firsthand how the DON supports national interests abroad and at home enables us to be a more effective partner."

Though some of the places George visited felt like they were conflict zones overseas, the people were extremely grateful even though they had lost so much.

"People were positive and they had nothing. Yet they were so willing to help others and give and not take," said George. "This was one of the most amazing experiences I've ever encountered. I thought we were going to get greeted by angry people but, instead, it renewed my faith in humanity."

A few weeks after George's first day, she recognized one of the hurricane survivors at a FEMA community resource event. The elderly lady who lost her husband was able to make it to town to register. George said she was happy to see her getting assistance from FEMA, but her missing dog was nowhere in sight.

"My goal is to write a letter to FEMA to help improve the process and help survivors even more," explained George after she returned home. "I think I'm actually going to volunteer for the FEMA Reserves when I retire."

Though her family might still think that's crazy, George is determined to continue living a life of service.

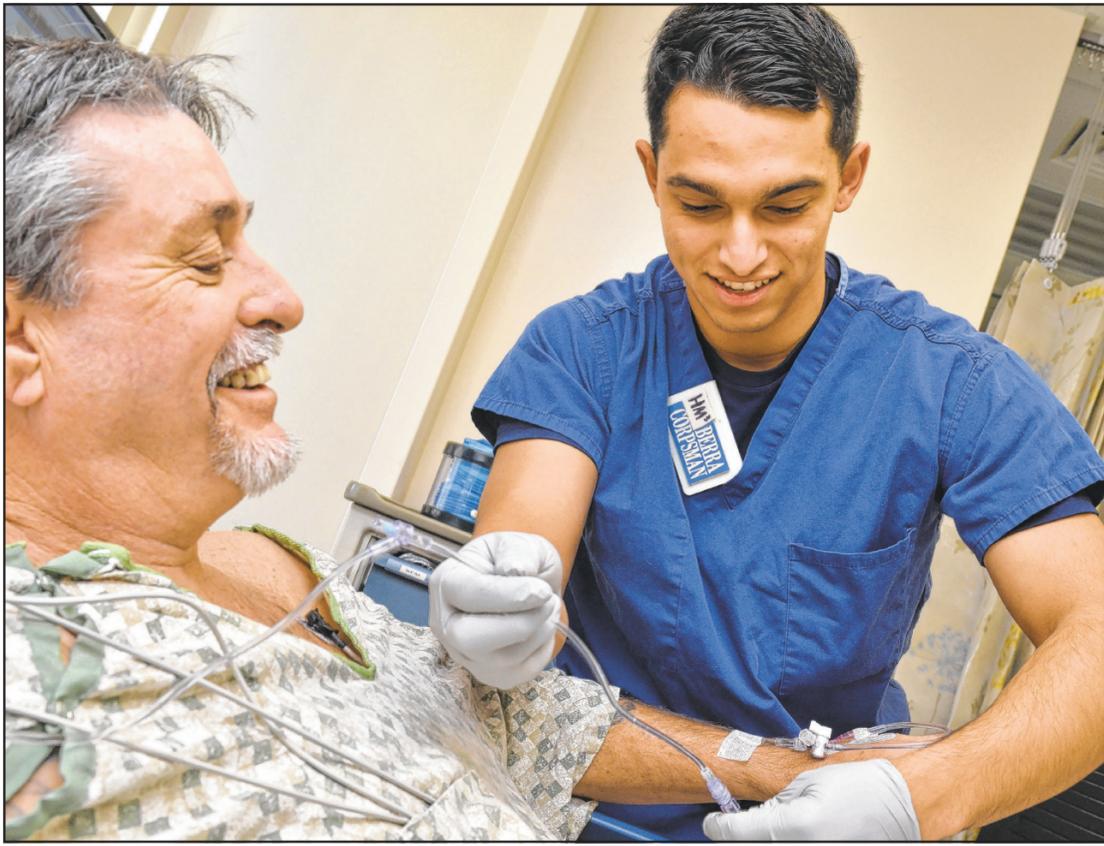


Photo by Jacob Sippel

Faces of Naval Hospital Jacksonville

HM3 Nicholas Berra, a native of Middletown, New York, changes Charles Lawson's intravenous tubing at Naval Hospital Jacksonville's ambulatory procedure unit. A member of the hospital's color guard, Berra has been in the Navy for over two years. He considered the Navy after talking to his cousin, a Marine, and deciding he wanted to get into healthcare and challenge himself professionally. With goals of becoming a nurse and then a certified registered nurse anesthetist, Berra says he couldn't be working in a better environment. "Teamwork is very big here and having that many motivated staff working around you makes it easier to do a better job."



Photo by Jacob Sippel

Promoting a healthy lifestyle

Misty Carman (center), a nurse educator at Naval Hospital Jacksonville's Wellness Center, along with members of Naval Air Station Jacksonville's Fitness Center, talk to David and Phyllis Skwara at a healthy weight event held at the hospital. During the event, patients and staff also explored the hospital's walking path, which promotes exercise.

NAS Jax hiring event

From staff

Employers are invited to participate in the upcoming NAS Jacksonville Hiring Event March 10 from 10 a.m. to 2 p.m. at Hangar 117 for transitioning active duty, retirees and family members.

Employers must have current job listings to qualify for a free table at this event. Please confirm your participation, no later than Feb. 9 by emailing Penny Justice at: Penny.L.Justice@gmail.com.

DISCHARGE

From Page 8

Department redoubled its efforts to ensure veterans received the benefit of the latest guidance and statutes of limitations were liberally waived in such cases. Subsequently, in December 2016, the Department launched an internal review of its policies and procedures. That review disclosed some gaps and confusion in the previous guidance. In August 2017, the Department issued significant guidance clarifying how review boards will consider cases involving mental health conditions, including PTSD, TBI, sexual assault or sexual harassment.

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Tackling student loan debt

From the Consumer Financial Protection Bureau

Protections are in place for those with federal or private student loans. Under the Servicemembers Civil Relief Act (SCRA), service members can reduce their interest rate to 6 percent on all pre-service obligations, including student loans, while they are on active duty. The lower interest rate can be requested up to 180 days after leaving service, and the lower interest rate will be applied retroactively for the entire period of your active duty military service.

Here are two things you should know about reducing interest rates:

1. Federal student loan reductions are automatic: In June 2012, the Department of Education made the SCRA interest rate reduction automatic for federal student loans. Your federal loan servicer should check to see if you are eligible for the SCRA benefit, and make the reduction automatically.

Tip: Contact your servicer (the company that sends you a bill each month) to check out your current interest rate and ensure you're properly receiving the SCRA reduction.

2. Private student loan reductions must be requested:

The SCRA interest rate reduction is not automatic for private student loans, so make sure you do your part and properly request it. To do this, contact your student loan servicer to request your reduction - be sure to provide them with a copy of your military orders calling you to active duty.

Tip: Make sure you send the right orders. Your orders should state the date you started active duty. That way, your servicer will know the exact date on which to start charging the lower interest rate.

Zero percent interest for service in an area of hostile fire

If you served in an area of hostilities and received special pay, your federal student direct loans qualify for a 0 percent interest rate during that deployment if they were made on or after Oct. 1, 2008. The benefit can be applied retroactively, so it's not too late to contact your servicer after deployment to find out about what documentation you need to provide.

Tip: You can receive the 0 percent interest rate for up

to 60 months, and it can be applied retroactively even after you've left military service.

Perkins loan forgiveness

Borrowers with a Federal Perkins Loan who serve in an area of hostilities for more than 12 months straight may be eligible to have their loan balance reduced for each qualifying year of service.

Tip: In order to qualify, you must serve 12 consecutive months in an area of hostilities, but if your combat service has already passed, you can still apply for the benefit retroactively.

Military deferment

For federal student loans, you can defer payment during certain periods of military service. A deferment just means you're postponing payment. Depending on the type of loan you have, you may have to pay back unpaid interest at the end of the deferment, or it will be added to your outstanding loan balance. For subsidized federal student loans, the Department of Education will pay the interest for you when you use a military deferment.

Tip: Remember that interest may continue to accrue during the time of deferment, unless you have a subsidized loan. But you can choose to pay all or part of the interest as it accrues, even if you are in deferment. If you don't and interest continues to accrue, you'll end up owing more after the deferment ends.

The deferment process depends on your military status and where you're serving:

National Guard and Reservists:

Can request deferment when you are called to active duty during a time of war, other military operation, or during a national emergency.

Active duty: Can request deferment if you are serving on active duty during a time of war, other military operation, or during a national emergency. Remember, for those serving on active duty, you must also be "serving at a duty station at which they are not normally assigned."

For example, a service member serving at Naval Air Station Jacksonville who is then deployed to Afghanistan or Iraq would be stationed away from their normal duty station and could request a deferment. Other scenarios such as training periods or periodic moves

may not be as clear, so check with your student loan servicer.

Income-Driven Repayment (IDR) plans

For federal Direct Loans and older federal loans made by private lenders, your monthly payments can be reduced based on your income and family size. Which repayment plan you may be eligible for usually depends on when you took out your student loan. Not only do these plans potentially help to reduce your required monthly payment, they are also "qualifying plans" that may help you achieve eventual loan forgiveness under the Public Service Loan Forgiveness Program (PSLF).

Tip: To get started with these plans, enroll online at studentloans.gov/myDirectLoan/index.action or contact your student loan servicer to see if your loans are eligible for these repayment plans.

Here are federal loan payment plans you may qualify for:

Income-Based Repayment (IBR): IBR sets a low monthly payment based on your income and family size. If you have older loans, your loan payment will be capped at 15 percent of your discretionary income.

Pay As You Earn (PAYE)

If you are a recent grad, PAYE is a newer repayment plan that is likely available for your federal student loans. The plan caps your monthly payment at 10 percent of your discretionary income. If you think you might be eligible, go to: consumerfinance.gov/askcfpb/1555/what-pay-you-earn-pay-e-how-do-i-know-if-i-qualify.html.

Revised Pay As You Earn (REPAYE)

If you are not a recent grad and don't think your loans are new enough for PAYE, you look into REPAYE, which also caps your payments at 10 percent of discretionary income. You can get a lower payment if your federal student loan debt is high compared to your income. You can learn more about who is eligible and the differences between these plans at: blog.ed.gov/2015/12/your-federal-student-loans-just-got-easier-to-repay/

Tip:

Get started by enrolling online in these plans here: www.studentloans.gov/myDirectLoan/index.action. Once you sign in, select "Income-Driven Repayment Plan

Request." There is no charge to enroll in these plans.

You can also contact your servicer about enrolling. They will likely ask for proof of your income, such as a tax return or pay stub to determine your new payment.

Remember:

When considering an IDR plan, keep in mind that if you ultimately don't qualify for PSLF, paying the reduced monthly payment due under an IDR plan could cost more over the life of the loan when compared to repaying under the standard repayment plan. Talk to an education services officer or personal financial manager to discuss your options.

HEROES Act waiver

The Department of Education waives many of the documentation requirements for the programs it administers for service members during certain periods of military service. For example, while IDR plans require annual recertification of your income and family size, service members can sometimes have this requirement waived. The HEROES Act waiver allows your servicer to simply recertify your eligibility during certain periods of military service. So if you are on a payment plan based on your income, and military service prevents you from providing updated information on your family size and income, you can request to have your monthly payment amount maintained. Contact your servicer to learn more.

Public Service Loan Forgiveness (PSLF)

Active duty service members (and veterans) meeting certain requirements may have the balance of their federal student loans forgiven after working in public service for 10 years.

Tip: Under current federal rules, any amount forgiven under the PSLF program is not considered taxable income.

To be eligible, you need three things:

1. A qualifying loan. Only federal Direct Loans and Direct Consolidation Loans are qualifying loans for PSLF. If you don't have a Direct Loan, you may be able to take out a new Direct Consolidation Loan.

Tip: While consolidating may help you qualify for PSLF, remember that consolidating while you are on active duty may mean you lose the ability to request an interest rate

reduction under the SCRA, because your loan will no longer be considered a pre-service loan.

2. A qualifying payment plan. To achieve forgiveness under PSLF, you need to make 120 qualifying monthly payments. Only payments made under certain plans count as qualifying payment plans. IBR, PAYE, and REPAYE are three of the best qualifying repayment plans since they also can reduce your monthly payments.

Tip: To be counted as a qualifying payment, each of the 120 payments must be made on time - that is, within two weeks of the payment due date. But those 120 qualifying payments do not have to be made consecutively.

3. A qualified public service employer. The 120 payments you make must be made while working for a qualified public service employer. The good news is, military service under the Department of Defense (or Homeland Security for Coast Guard members) counts as qualifying employment. And even if you are no longer in the service, so does employment in other public interest areas such as teaching or public law enforcement.

Tip: Contact your student loan servicer to get the Employment Certification for PSLF form. You'll need someone in your chain of command to complete and sign section three of the form.

For private student loans

Most protections for federal student loans do not apply to private student loans. Some private lenders will provide certain benefits under the terms of the promissory note or under specific programs, but they are not required to do so. For example, federal law does not require lenders to grant a military deferment for private student loans; however, some private student lenders offer this benefit or other specific programs. If offered, these benefits should be spelled out in the promissory note.

Tip: To better understand the terms of your private student loan, take a look at your promissory note and contact your student loan lender or servicer for more information.

Learn more about repaying student debt at: consumerfinance.gov/paying-for-college/repay-student-debt/.

4-on-4 flag football league forming

The league is open to active duty, selective reservists, DoD civilians, DoD contractors, dependent spouses assigned to a command at NAS Jacksonville and retirees. The games are played in the evenings. All interested personnel should contact the NAS Jax Gym to get the rules and the required paperwork to join the league.

Badminton doubles league forming

The league is open to active duty, selective reservists, DoD civilians, DoD contractors, dependent spouses assigned to a command at NAS Jacksonville and retirees. The matches are played at lunchtime. The entry and roster forms are due by Jan. 26. All interested personnel should contact the NAS Jax Sports department to get the rules and the required paperwork to join the league.

Skeet shooting league forming

The league is open to active duty, selective reservists, DoD civilians, DoD contractors, military spouses assigned to a command at NAS Jacksonville and retirees. Matches will be played at lunchtime. The entry and roster forms are due by Jan. 26. All interested personnel should contact the NAS Jax Gym to get the rules and the required paperwork to join the league.

Winter golf league forming

The league is open to active duty, selective reservists, DOD civilians, DOD Contractors, Dependent spouses assigned to a command at NAS Jacksonville and Retirees. The entry and roster forms are due by Jan. 31. Teams are comprised of two golfers playing captain's choice for 18 holes. The cost is \$20 per player each week. Matches are played on Wednesdays at 11 a.m. All interested personnel should contact the NAS Jax Sports department to get the rules and the required paperwork to join the league.

Ultimate frisbee league forming

The league is open to active duty, selective reservists, DOD civilians, DOD Contractors, Dependent spouses assigned to a command at NAS Jacksonville and Retirees. The matches are played in the evenings at the turf field. The entry and roster forms are due by Feb. 2. All interested personnel should contact the NAS Jax Sports department to get the rules and the required paperwork to join the league.

Winter bowling league forming

The league is open to active duty, selective reservists, DOD civilians, DOD Contractors, Dependent spouses assigned to a command at NAS Jacksonville and Retirees. The games are played at lunchtime. The entry and roster forms are due by Jan. 26. Teams are comprised of two bowlers and the cost is \$6 per player each week. Matches are played on Fridays at 1145. All interested personnel should contact the NAS Jax Sports department to get the rules and the required paperwork to join the league.

Valentine's Day 5K - Feb. 9

The run is free and open to all authorized gym patrons.

NAS Jax Sports

Runners will earn Captain's Cup points for their commands for participating. The run will be held on Perimeter Road at the end of Mustin Road at the Antenna Farm at 11:30 a.m. Registration will be held at the race site from 10:30-11:15 a.m.

Women's racquetball tournament - Feb. 20

The tournament is open to active duty, selective reservists, DoD civilians, DoD contractors, and dependent spouse women assigned to a command at NAS Jacksonville. Call the NAS Jax Gym to sign up by Feb. 15.

Men's racquetball tournament - Feb. 26

The tournament is open to active duty, selective reservists, DoD civilians, DoD contractor, and dependent spouse men assigned to a command at NAS Jacksonville. Call the NAS Jax Gym to sign up by Feb. 22.

Tennis lessons and clinics now offered on base

We now have a professional tennis instructor on base to offer tennis lessons to all authorized MWR patrons. Interested personnel can contact the base gym at 542-2930 to get more information about the tennis lessons and to make an appointment for a lesson.

Private Lessons

Adults and Juniors:
60 minutes = \$40
90 minutes = \$60
Additional hours if person takes more than two hours per week = \$25

Semi-Private (2 people) Lessons

Adults and Juniors: 60 minutes = \$20 each person
Group/Clinic Lessons (3 or more people taking lesson(s) together):
Adults: 3-8 people (60 minutes for 3 people; 90 min for 4 or more people) = \$15 per person
Note: The minimum of each clinic is 3 people and maximum is 8.

For more information, call Bill Bonser at 542-2930/3239 or e-mail bill.bonser@navy.mil. Visit the MWR website at www.cnic.navy.mil or www.facebook.com/nas-jaxmwr.

Standings

As of Jan. 26

Greybeard Winter Basketball

Teams	Wins	Losses
VP-62/NAVSUP FLCJ	2	0
NAVFAC Gold	2	1
TPU/PCF	2	1
VR-62/RCC	2	1
NAVFAC Red	0	3

Teams	Wins	Losses
NMC/NAVY Reserve	3	0
FRC Blue	2	0
NAVHOSP (2)	2	0
VP-16	2	0
VR-58/VR-62	2	0
NAVHOSP B	1	0
HITRON	1	1
VP-62/NAVSUP FLCJ	1	1
HSM-70	0	1
HSM-60	0	2
TPU/PCF	0	3
VP-10	0	2
VP-30	0	2
VUP-19	0	2

Hot Shot

Naval Air Station Jacksonville Golf Club reports the following Hot Shot. Steve Toomey had a hole in one on Blue No. 9, 128 yard, par 3 on Jan. 16. He used a 9 iron.

NAS Jax Golf Expo

Feb. 2, 10 am - 3 pm

NAS Jacksonville's Golf Course welcomes golfers of all abilities to its annual Golf Expo. Test all of the latest equipment at the driving range for free! This year's Expo will feature on-site vendors including:

Callaway Titleist Ping Mizuno
Bushnell Wilson Srixon Cleveland



NAVY MWR JACKSONVILLE.COM
Call the Pro Shop at (904) 542-3249 for questions & to sign up.



Get Connected with MWR

navymwrjacksonville.com
 facebook.com/nasjaxmwr
 twitter.com/nasjaxmwr
 instagram.com/nasjaxmwr
 For specific questions, email MWR Marketing at nasjaxmwr@navy.mil

Community Recreation

Call 542-3227
 Valentine Card Making
 Feb. 8, 11 a.m. – 1 p.m. & 3 – 6 p.m.
 Come create a Valentine for your special someone. The cost is \$5 per person. A variety of Valentine card and craft supplies are included, while supplies last. Patrons are welcome to bring personal crafting supplies. Drop in anytime between the hours provided.
 Paint Night
 Feb. 13, 7 – 9 p.m.
 Enjoy a fun night of freehand painting. Tickets are \$25 and include one beverage per person. Purchase from the Tickets & Travel Office. Open to MWR patrons 18 and older.

River Cove Catering & Conference Center

Call 542-3041
 Did you know you can book weddings, luncheons, retirements, birthday parties, conferences and more at the River Cove Catering & Conference Center?

Dewey's

Call 542-3521
 Super Bowl Party
 Feb. 4, 5 p.m. at Dewey's
 Food will be served at 6 p.m. Tickets are \$15 and can be purchased at Dewey's.
 Friday Family Night
 Third Friday of each month, 5 – 8 p.m.
 Bring your family out to Dewey's! Featuring the Balloon Man Justin, karaoke with DJ Tom and much more!
 Bingo at Dewey's
 Great cash payouts, even better jackpots! Lunch and evening sessions available. Call (904) 542-8449 for current promotions and times.
 Free Texas Hold'em Tournaments every Monday and Thursday at 7 p.m.
 Monday Pizza Special 2 – 9 p.m. Enjoy a 12" Cheese or Pepperoni Flat Bread pizza for \$7.
 Friday Karaoke starts at 6 p.m.

Freedom Lanes Bowling Center

Call 542-3493
 Monday: \$6 All you can bowl, 4 – 6 p.m.
 Wednesday: \$7.95 All you can bowl, 4 – 10 p.m.
 Thursday: Free bowling for active duty 11 a.m. - 1 p.m.
 Saturday: \$10 Extreme Bowling, 4 - 6 p.m. \$13 Party Extreme, 9 p.m. – midnight. Shoes included.
 Youth Bowling League: Held every Saturday at 10:30 am. New bowlers always welcome!
 Winter Bowling Leagues: Now forming! Call for details.
 Please note, the specials do not include shoes unless stated otherwise

Fitness, Sports & Aquatics

Call 542-2930
 Captain's Cup Valentine's Day 5K
 Feb. 9, 11:30 a.m. at the Antenna Farm
 Race day registration will be from 10:30 - 11:15 am. Awards will be given to the top men and women in each division. Captain's Cup points awarded to participating commands.
 Indoor Pool and Outdoor Pool
 Visit www.navymwrjacksonville.com for the current hours of operation.
 Group and private tennis lessons are now available. Call the base gym for pricing information.
 Patrons can select from a variety of massage types, including Swiss, Deep Tissue/Sport, as well as other spa services, such as facial & body treatments. For a complete list of services, visit the base gym or fitness center.

MWR Digital Library

Enjoy unlimited access to Ebooks, Audio Books, Digital Magazines, Genealogy Resources, Digital Newspapers, Journals, Auto Repair, Tutoring Service & much more! Visit NavyMWRDigitalLibrary.com to register. Contact Community Recreation at (904) 542-3227 for assistance.

The Liberty Recreation Center

Trips & events are for all E1-E6 single or unaccompanied active duty members & reservists only. Call 542-1335 for information.
 Feb 3: Orlando Magic vs Wizards - \$30
 Feb 8: Valentine Card Making - \$5
 Feb 10: Mavericks Fight Night - \$15
 Feb 11: The Lion King Production - \$30
 Feb 16 - 18: Ski Trip to Gatlinbug, TN - \$200
 Feb 21: Autobahn Speedway - \$25
 Feb 22: Cooking 101 - Free!
 Feb 23: Icemen Hockey - \$10
 Feb 24: Monster Jam! - \$20
 Feb 25: Ice Skating - \$12
 Feb 27: Trivia Night!

NAS Jax Golf Club

Golf Course: 542-3249
Mulligan's Restaurant: 542-2936
 NAS Jax Golf Expo
 Feb. 2, 10 a.m. – 3 p.m.
 Golfers of all abilities are welcome to test the latest equipment at the driving range for free! On-site vendors will include Callaway, Titleist & more! Call the Pro Shop for more info.
 Twilight Summer Golf League
 Every Tuesday at 5 p.m., March 27 – Aug. 14
 Team rosters due March 21
 \$22 per player each week, 7 person teams
 Appreciation Days

Play 18-holes with cart for \$19.
 Active Duty Days: Feb. 6 & 20
 Retiree Days: Feb. 8 & 22
 Swing It & Wing It Special: Play 18 holes with a cart and enjoy 10 wings and two draft beverages for only \$25 after noon daily.
 Daily Twilight Special: Play 18-holes with cart for only \$18 after 1:30 p.m. Monday - Friday.
 Monday & Tuesday: Play 18-holes for \$20, 6:30 a.m. – 1 p.m. Cart & green fees included. Not applicable on holidays.

Mulberry Cove Marina

Call 542-3260
 Free Kayak & Canoe Rental
 Every Thursday for active duty and their guests only

Auto Skills Center

Call 542-3681
 The center has 22 work bays, wheel balancing, tool checkout, paint booth and welding
 ASE certified mechanic onsite.

Youth Activities Center

Call 778-9772
 Before & After School Care
 Open to children 5 - 12 years
 Register today!

Family Fitness Center

Call 771-8469
 The Family Fitness Center is open Mon. – Fri., 9 a.m. - 1 p.m. Bring your children! Children 5 and older are welcome to workout with you. Group classes are available from 10 – 11 a.m.

Jax Navy Flying Club

Call 542-8509
 Learn to fly at NAS Jax
 Call for introduction flight
 Additional ratings are available including instrument, complex and commercial
 Find more info. online at jaxnfc.net

Community Recreation Tickets & Travel Office

Call 542-3318, Email directly at nasjaxtickets@navy.mil

Up and Coming Events:
 Funk Fest & Clay County Fair
Tickets will be available soon!
 Daytona International Speedway 2018
 Advance Auto Parts Clash/Daytona 500 Qualifying:
 Feb. 11, \$38.75/\$61, Child \$9.75, FanZone \$16.50 (Child free 12 & under free with paying adult).
 Duels at Daytona: Feb. 15, \$46.50/\$61, Child \$9.75, FanZone \$16.50 (Child free 12 & under free with paying adult).
 Nextera Energy Resources 250: Feb. 16, \$38.75/\$61, Child \$9.75, FanZone \$16.50 (Child free 12 & under free with paying adult).
 Daytona 300: Feb. 17, \$46.50/\$61, Child \$9.75, FanZone \$16.50 (Child free 12 & under free with paying adult).
 Daytona 500: Feb. 18, \$187/\$205.25, FanZone \$72 (Child 12 & under free with paying adult).
 Monster Jam, Feb. 24
 Includes Pit Passes: \$27, \$40.50 & \$68.
 Comedy Club of Jax (11000 Beach Blvd.)
 Open Mic Night every first Thursday: \$8
 - Damon Williams: Feb. 9-10, \$2 for \$25.
 - Shuckey Duckey: Feb. 15-17, \$14 & VIP \$20.
 - Leroy Gordon 7: Feb. 22, \$8.
 - Bill Bellamy: Feb. 23-25, \$23.
 - TK Kirkland: March 2-3, \$14 & VIP \$20.
 - Michael: March 15, \$23.
 - The 85 South Show: March 25, \$25.
 - Tony Roberts: April 26-28, 2 for \$25.
 - Luenell: May 3, \$20.
 2017 - 2018 Broadway Series Shows
 Times-Union Moran:
 - Alvin Alley, The American Dance Theater: Feb. 20
 - The Illusionists: March 2-3
 - Motown The Musical: March 10-11
 - Super Scientific Circus: March 11
 - Celtic Woman: March 13
 - Million Dollar Quartet: March 15
 - Cirque Eloize-Saloon: March 16
 - Peter Pan - A Live Stage 3D Spectacular: March 28
 - Beautiful: April 11 & 14, \$75/\$80.
 - A Chorus Line: April 28
 - Chicago: May 15, 18 & 19, \$54/\$87.
 2017 - 2018 Thrasher Horne:
 - Cabaret: Feb. 1, \$51.50 .
 - Wizard of Oz: March 10, \$51.50.
 - What's Going on: The Marvin Gaye Experience: March 11, \$30.
 - Hotel California: A Salute to the Eagles: March 16, \$30.
 - Jersey Boys: April 15, \$57.
 Armed Forces Vacation Club
 Take advantage of these vacations at an affordable price! Space A stays are only \$349 a week
 Visit www.afvclub.com and use "NAS JACKSONVILLE" when booking.
 Red Roof Hotels – A 15% savings. Over 450+

properties nationwide. Now offering upgraded properties, Red Roof Plus. Pets stay free! Go To: <https://www.redroof.com> and input Jacksonville Code 621573 into VP+/Company code/promo
 Also for your convenience you can purchase thru Choice Hotels
 Go to: www.choicehotels.com and click on destination. Enter destination, dates and number of travelers. From best available rate drop down menu, choose special rate Corp ID, input 00555400 and click apply.
What to do this year? Local Fun Trips!
 Come join us on our scheduled trips. Relax and let us do the driving!
 All trips will leave NAS Jax at 8 a.m. and return at 5 p.m., unless stated otherwise.
 Paula Deen's in Savannah, Ga.: April 21, \$40. Bus departs at 8:30 a.m., returning at 5:30 p.m.
 Scenic Cruise Trip, St. Augustine: May 19, \$22. Bus departs at 9:30 a.m., returning at 3:30 p.m.
 Orlando Shopping (Millennia Mall and Premium Outlets): Aug. 4, \$25.
 34th Annual Mt. Dora Craft Fair: Oct. 27, \$20. Bus departs at 8 a.m., returning at 3 p.m.
 Paula Deen's in Savannah, Ga.: Dec. 15, \$40. Bus departs at 8:30 a.m., returning at 5:30 p.m.
Current Ticket Promotions Include the Following:
 Adventure Landing Dry Park Attractions: 22.
 Alhambra Dinner Show: Prices range \$40 - \$50.
 Autobahn Indoor Speedway: (28% Savings) \$25 Gift Card - \$20. \$50 Gift Card - \$40.
 Bahamas Paradise Cruise Line: 2 Night Cruises \$209 and up. Prices vary depending on room type and dates. Gratuities not included. Departs from Port of Palm Beach.
 Biltmore Estates Ashville, NC: Adult - \$51, Youth - \$22.
 Captain Clif's Fishing Charter - Half Day Inshore (3Pax): \$216. Full Day Inshore (3Pax): \$330. Half Day Offshore (4Pax): \$385. Full Day Offshore (4pax): \$495. Half Day Nature /Dolphin Experience (6Pax): \$216.
 Catty Shack Ranch Wildlife Sanctuary: \$8.50 - \$13.50.
 Chocolate Kingdom (Kissimmee/Orlando, Fla.): Adult \$14, Child \$11.
 Disney World Fla. Resident Discover Pass 2018: \$156.25 for a 3 Day (1) Park per day. \$185.75 for a 3 Day Hopper. \$175.75 for a 4 Day (1) Park per day. \$212.75 for a 4 Day Hopper. *For Florida residents only. Must be exchanged for applicable pass at a ticket booth at the Magic Kingdom, Epcot, Animal Kingdom or Hollywood Studios. Proof of a Florida residential address as specified will be required to be shown at time of exchange. Acceptable forms of Florida Residency: Fla. Driver's License, Fla. State ID (must have Fla. Address or a Fla. Base Military ID). Tickets may not be used after June 24, 2018 – Parking not included. No blackout dates.*
 Disney World Orlando Armed Forces 2018 Salute tickets 4 or 5 day available (6 tickets max): 4-Day ticket with hopper option - \$222; 4-Day Hopper ticket with water park fun & more - \$260.75. 5-Day ticket with hopper option - \$241.50; 5-Day Hopper ticket with water park fun & more - \$280.25. *Tickets valid January 1, 2018 and expire December 19, 2018.*
 Disney World Orlando Armed Forces 2018 Salute tickets. *Coming soon!*
 Disneyland, Ca. Armed Forces Salute tickets (6 tickets max): 3-Day Park Hopper - \$165 each and 4-Day Park Hopper \$184.75.
 Jacksonville Icemen Hockey: \$17 - \$33.
 Jacksonville Symphony: \$27.50.
 Jacksonville Zoo, General admission & admission w/ unlimited train rides: \$10.25 - \$19.
 Madame Tussauds Orlando: Adult \$14.50, Child \$11.75.
 Orlando Magic, Amway Center: \$11 - \$577.50. Tickets vary by price per game.
 Paintball Adventures!: Military special includes everything except paint balls - \$15.
 Scenic Cruise, St. Augustine: \$5.50 - \$11.75.
 Spanish Military Hospital Museum: \$5 - \$7.50.
 St. Augustine Alligator Farm Zipline: \$37, Park admission \$9.50 - \$15.
 St. Augustine Old Town Trolley: \$7.50 - \$19.50 BOGO.
 St. Augustine Oldest Store Museum: \$4 - \$7.
 St. Augustine Pirates Museum: \$3 - \$8.
 St. Augustine Potters Wax Museum: \$4.75 - \$7.75.
 St. Augustine Sight Seeing Train: \$4.50 - \$11.50.
 Universal Blue Man Group: \$46. Child \$26.
 Universal Orlando Military Special: (Tickets not available at the gate. No blackout dates. Maximum of 6 tickets per valid military ID) Ticket Option #1: 2-Park, 4-Day Park to Park Ticket Adult \$179, Child \$174 (*Redeemable through 12/31/18, ticket expires on this date*). Valid 4 days of admission to Universal Studios Florida and Universal's Islands of Adventure.
 Ticket Option #2: 3-Park, 4-Day Park to Park Ticket, Adult \$219, Child \$214 (*Redeemable through 12/31/18, ticket expires on this date*). Valid for 4 days of admission to Universal Studios Florida, Universal's Islands of Adventure and Universal's Volcano Bay Water park. Visit the Ticket Office for further details.
 Velocity Air Sports Jacksonville, Fla.: 1 Hr. (socks included): \$14. 2 Hr (socks included) \$25.
 Wild Adventures (Valdosta, Ga.): Gold Pass Special – \$81. While supplies last.

FAMILY WELCOME ABOARD TOUR

8:00 A.M. to 12:30 P.M.
 FFSC
 Building 554, Child St.
 NAS Jacksonville



Join The Fleet & Family Support Center (FFSC) as we partner with MWR, NAS Jacksonville and Balfour Beatty Communities to bring the Family Welcome Aboard Tour to Naval Air Station Jacksonville .

Sit back and relax on this guided bus tour, meet with key personnel who support the smooth integration into your Families New Command and receive a warm welcome from Naval Air Station Jacksonville Leadership. Stop for a delicious no cost lunch provided by our partners.

To register call:
904-542-5745



Balfour Beatty



