ARMED FORCES AR

San Diego Navy/Marine Corps Dispatch

www.armedforcesdispatch.com

619.280.2985

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



SIXTY-FOURTH YEAR NO. 2 JUNE 23, 2024



ROBOTIC A robot dog picks up a crashed drone during a field exercise at Buckley Space Force Base in RETRIEVAL Aurora, Colo., June 7, 2024. Robot dogs provide an extra layer of safety for military members from a secure location when patrolling and assessing threats, navigating terrain and handling explosives. U.S National Guard photo

15TH MEU PILOTS AWARDED FOR LIFESAVING ACTIONS AT DALLAS AIRPORT

by Capt. Brian Tuthill
15th Marine Expeditionary Unit
MCAS MIRAMAR - Two
Marines with 15th Marine Expeditionary Unit were recognized June
10, for their lifesaving actions
helping a man suffering a medical
emergency at the at Dallas Fort

Worth International Airport on last month.

Capt. Steven M. Maire and Capt. Joseph H. Carey were each presented a Navy and Marine Corps Commendation Medal by the 15th MEU's commanding officer, Col. Sean Dynan, here



Marine Corps Capt. Steven Maire, left, and Capt. Joseph Carey pose for a photo after receiving Navy and Marine Corps Commendation Medals U.S. Marine Corps photo by Cpl. Amelia Kang

While the pair were returning from the Marine Aviation Readiness and Operations Summit, Maire and Carey saw a man travelling with his family collapse at the ticketing counter in what they initially thought was a seizure. Without hesitation, they rushed over to provide aid and immediately began assisting the man and his family.

As pilots with the 15th MEU's aviation combat element who have trained and flown together since mid 2023, the two are used to working closely as a team, making rapid decisions, and communicating with one another in fast-paced situations.

"I was checking in for my ticket and I saw him on the ground and realized something wasn't right," said Maire, an AH-1Z Viper pilot. "That's when Joe [Carey] saw him and started heading over to him, then I followed."

Carey, an MV-22B Osprey pilot, said he could not see any

medical or emergency personnel near them and realized they were the closest people to help.

"We just got down on the floor with him and started to figure out what the problem was," said Carey.

"The man wasn't responsive and was very tense, so at first I thought it was a seizure," said Maire. "We're pilots – not medical professionals – but we remembered what we've been trained to do and just helped."

As they made their initial assessment, Maire and Carey realized the man wasn't breathing and determined it was more likely that he had suffered a heart attack.

"He was unresponsive and not breathing for long enough that he started turning blue," said Carey, describing the man's face and lips.

Continue reading at https://www.navydispatch.com/ News2024/0624/cpen-pilots-save-life-in-dallas.html.

Senators seek \$25B hike to Pentagon budget and limited pay raise for junior troops

by Svetlana Shkolnikova, Stars and Stripes

WASHINGTON - The Senate Armed Services Committee is seeking a \$25 billion increase to the White House proposal for the 2025 defense budget as well as a much smaller pay raise for junior enlisted troops than approved by the House.

A draft of the National Defense Authorization Act, which sets policies and recommends expenditures for the Pentagon, was released June 14, soon after the House passed an \$895 billion version of the bill that contained a 19.5 percent pay increase for junior ranks.

Senators voted 22-3 this week to hike up the bill's total amount to \$923 billion, in opposition to the White House request and the spending limits put in place by a debt-ceiling deal signed into law last year.

Sen. Jack Reed of Rhode Island, the Democratic chairman of the committee, was one of the members who voted against the legislation. He said the roughly \$25 billion overall increase breaks lawful spending caps and causes unintended harm to the military.

"I appreciate the need for greater defense spending to ensure our national security, but I cannot support this approach," he said.

Senate Majority Leader Chuck Schumer, D-N.Y., said the proposed budget boost would require repealing the caps from the debt-ceiling deal or reaching a new budget agreement.

Sen. Roger Wicker of Mississippi, the top Republican on the committee, was a forceful proponent of boosting the Pentagon's budget. He laid out a plan last month that called for a \$55 billion increase to fiscal 2025 defense spending as well as a "generational investment" in the military in the coming years.

The investments are necessary to boost weapons production and prepare the armed services for "the most dangerous threat environment since World War II," the plan stated.

https://www.stripes.com/theaters/us/2024-06-14/senate-ndaa-military-defense-spending-pay-raise-14182539.html

Army renames air-defense vehicle for Vietnam War soldier who earned a MOH

WASHINGTON - An armored vehicle that the Army uses for short range air defense will be named the Sgt Stout to honor an artillery soldier who earned the Medal of Honor, service officials announced June 15. Army leaders unveiled the new name for the vehicle during the service's 249th birthday celebration at Fort Belvoir, Va. The vehicle's name honors Sgt. Mitchell William Stout, who posthumously received the Medal of Honor for his actions during the Vietnam War.

Divers find remains of Finnish WWII plane that was shot down by Moscow with U.S. diplomat aboard

HELSINKI - The World War II mystery of what happened to a Finnish passenger plane after it was shot down over the Baltic Sea by Soviet bombers appears to finally be solved more than eight decades later. The plane was carrying American and French diplomatic couriers in June 1940 when it was downed just days before Moscow annexed the Baltic states. A diving and salvage team in Estonia said June 16 that it had located well-preserved parts and debris from the Junkers Ju 52 plane operated by Finnish airline Aero, which is now Finnair. It was found off the tiny island of Keri near Estonia's capital, Tallinn, at a depth of around 230 feet.

ECRWSS U.S. POSTAGE **PAID** EDDM RETAIL

PRSRT STD

Local Postal Customer

Read the Dispatch on line!

Pick us up in print on the newsstands on the 1st and 16th of each month. In between find fresh online editions at

www.afdispatch.com

Your FREE weekly paper

Take one!

U.S., Canada, Japan and the Philippines conduct multilateral operations

U.S. Navy, Royal Canadian Navy, Japan Maritime Self-Defense Force, and Armed Forces of the Philippines conducted a Maritime Cooperative Activity (MCA) in the Philippines' Exclusive Economic Zone, upholding freedom of navigation and overflight, reaffirming the four nations' commitment to bolstering regional security and stability, June 16-17.

The MCA demonstrates our collective commitment to strengthen regional and international cooperation in the maritime domain.

The MCA featured the U.S. Navy's Arleigh Burke-class guided-missile destroyer USS *Ralph Johnson* (DDG 114), Royal Canadian Navy's Halifax-class frigate HMCS Montreal (FFH 336), Japan Maritime Self-Defense Force Murasame-class destroyer JS Kirisame (DD 104), and Armed Forces of the Philippines' Gregorio del Pilar-class patrol ship BRP Andres Bonifacio (PS-17).

The MCA involved a series of activities and maritime maneuvers to test and validate the interoperability of our armed forces' doctrines, tactics, techniques, and procedures. It also provided an opportunity to demonstrate professional interactions among naval and air forces rooted in long-standing military traditions and customs. These exercises were conducted in accordance with international law, ensuring the safety of civil maritime navigation and the protection of the marine environment.

The U.S. Navy regularly operates alongside our allies in the Indo-Pacific region as a demonstration of our shared commitment to the rules-based international order. Cooperation like this represents the centerpiece of our approach to a secure and prosperous region where aircraft and ships of all nations may fly, sail, and operate anywhere international

Ralph Johnson is forward-deployed and assigned to Destroyer Squadron (DESRON) 15, the Navy's largest DESRON and the U.S. 7th Fleet's principal surface force.U.S. 7th Fleet is the U.S. Navy's largest forward-deployed numbered fleet and routinely interacts and operates with allies and partners in preserving a free and open Indo-Pacific region.



Philippine patrol ship BRP Andres Bonifacio, front, sails in formation with destroyer USS *Ralph Johnson*, Japan Maritime Self-Defense Force ship JS Kirisame, and Canadian frigate HMCS Montreal in the Philippine Sea during a multilateral Maritime Cooperative Activity (MCA) between Canada, Japan, the Philippines, and the United States, June 16. Participating units demonstrate a collective commitment to promote and strengthen regional and international cooperation in support of a free and open Indo-Pacific. Courtesy photo

Armed Forces Dispatch

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

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

New Army policy expands reimbursement for spouse business costs

The Army is expanding its financial support for military spouses by enhancing the reimbursement program for business costs and relicensing fees.

The new directive permits reimbursement of up to \$1,000 for business-related expenses, in addition to the already authorized \$1,000 for relicensing fees resulting from a relocation.

"Army spouses face unique challenges, especially during a

relocation," said Lt. Gen. Kevin Vereen, deputy chief of staff for G-9. "We owe it to them to provide any opportunity to not just have a job but build a fulfilling career."

Spouses often face logistical and financial challenges in transferring licenses or businesses to new jurisdictions. This new directive aims to alleviate these barriers, ensure continuity in their careers and enhance the well-being and readiness of Army families.

The new policy, which builds upon previous efforts initiated in 2018, aligns with the Fiscal 2023 National Defense Authorization Act Public Law 117-263, which authorized expanded reimbursements, and Fiscal Year 2024 NDAA Public Law 118-31, which adjusted eligibility criteria to include those moving from active duty to the reserve component. It also includes those authorized a final move or placed on the temporary disability retired list.

Qualified relicensing costs

cover exam fees, continuing education, certifications, business licenses, permits and registrations. For business owners, reimbursement is available for equipment relocation, new technology purchases, IT services and inspection fees.

Details on qualifying expenses and how to apply for reimbursement are available on the Military OneSource portal at https://myseco.militaryonesource.mil/portal/article/licensure-reimbursement-pcs-moves.

VA Disability Claim Denied?

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

Don't Risk a Permanent Denial and Lose Back Pay

Call the Professional Advocates Today!

No Fees Unless You Win - Free Consultation

800-921-0310

www.VetDisabilityAid.com



Since 1940

Best Mexican Food in San Diego Free Parking! 10% Military Discount

d wint

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

DUI and Criminal Defense

Free Case Evaluations and 24/7 Availability

You deserve justice, fairness & a dedicated attorney

• DUI's

• Drug Offenses

• Domestic Violence

20 YEARS OF ASSAULT / ADW

I'M FROM A MILITARY

MILITARY

• Fraud/White Collar Crimes

Restraining orders

WE OFFER A MILITARY DISCOUNT

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

General returns to Okinawa, this time to lead all Marine bases across the Pacific

by Brian McElhiney Stars and Stripes

MCAS FUTENMA, Okinawa — A general with extensive Indo-Pacific experience began his third Okinawa tour June 14 as he assumed command of Marine Corps Installations Pacific.

Maj. Gen. Brian Wolford took over for Maj. Gen. Stephen Liszewski during a ceremony inside a leaky hangar on the air station's flight line.

Wolford, most recently the commander of U.S. Marine Corps Forces Korea, led the 3rd Marine Logistics Group on Okinawa from July 2020 to June 2022. He first deployed to the island in the 1990s as a motor and logistics officer. He kept his remarks brief to the audience of roughly 350 Marines, U.S. and Japanese officials and family members.

"I promise to you that I will give you 100 percent" he said. "I expect from you 100 percent. I came here to win. That is why we are here — to win."

Liszewski oversaw the command through the later stages

of the COVID-19 pandemic and helped restore regular dayto-day operations following the lockdowns. In his remarks, he addressed the threats facing the Indo-Pacific region.

"It's no secret that since the end of the Second World War, the United States has maintained forward forces in the Indo-Pacific region to maintain peace and stability," he said. "It's also no secret to anybody that at this particular time, that peace and stability is being challenged by a number of potential adversaries."

The command oversees Marine bases in Japan, South Korea, Hawaii and Guam, home of the service's newest installation, the still-under-construction Camp Blaz. Its mission includes command and control, oversight and budgeting for those installations.

"The stand-in force needs a place to stand, and that place is MCIPAC," Liszewski said. "The Marines and Sailors standing behind me are representative of the 10,800 Sailors, Marines, civilians and host nation employees that work at those commands

in the Pacific, from Hawaii in the east to Camp Mujuk in the west."

The ceremony, which took place at the height of Okinawa's rainy season, was moved from command headquarters at Camp Foster to MCAS Futenma due to inclement weather. Liszewski and Maj. Gen. David Maxwell, commander of Marine Corps Installations Command in Wash-

ington, D.C., cracked jokes about the hangar's leaking ceiling. They pointed out that while construction has ramped up on facilities throughout the Pacific during Liszewski's tenure, there's still work to be done.

"Number one, these guys are blue collar workers," Liszewski said. "Day in and day out, it's not about who gets the credit. It's about operating with a bias for action. When you see an opportunity, seize it. If you see a challenge or an obstacle, knock it down. But drive on, take action, make mission and get ready for the next challenge, because in the installations business there is always one sitting around the next corner."

During Liszewski's tenure, Marines on Okinawa renewed natural disaster agreements with local mayors in 2022, allowing four designated U.S. bases to open their gates to Okinawans seeking shelter or higher ground in the event of a natural disaster.

Wolford first deployed to Okinawa in the 1990s as a lieutenant serving as a motor transport and assistant logistics officer, according to his official biography.



Fiery Tradition A burning acoustic piano signals the end of a simulated aerial combat exercise at Ramstein Air Base, Germany, June 6, 2024. The ceremony is rooted in a tradition from World War II in which a piano was burned in memory of fighter pilots who were killed in action. U.S. Air Force photo by Senior Airman Christian Conrad



Valiant Shield Flight ops personnel prepare to launch a high-altitude balloon in support of Exercise Valiant Shield 2024 at Antonio B. Won Pat International Airport, Guam, June 10, 2024. The balloons provide the military with long endurance and persistent air-based capabilities that serve as a platform for different payloads such as sensors, communication relays, and weather monitoring systems. U.S Air Force photo



Open a Flagship credit card, and you can earn **40,000 bonus points** (a \$400 value) when you spend **\$3,500 within 90 days** of opening your account.¹

Plus, you'll get a free year of Amazon Prime^{®2} (a \$139 value)—on us.³

You'll also enjoy:





Hurry—offer ends **June 30, 2024**.

Apply today!

Visit navyfederal.org/flagship.

Our Members Are the Mission®

be eligible for the 40,000 points offer, you must make \$3,500 or more in net purchases within 90 days of account opening. Rewards are earned on eligible net purchases. "Net purchases" means the sum of your eligible purchase transactions minus returns and refunds. Eligible purchase transactions do not include, and rewards are not earned for, the following transactions: cash advances, convenience checks, balance transfers, gambling, or fees of any kind, including finance charges, late fees, returned check fees, ATM cash advance fees, and annual fees, if any. Cash-equivalent transactions, such as the purchase, loading, or reloading of gift and prepaid cards (e.g., money orders, GO Prepaid Cards, and other cash-equivalent gift cards), may not be eligible purchase transactions and may not earn rewards. Please allow up to 8 weeks after the 90-day period for the 40,000 points to post to your rewards balance. Account must be open and not in default at the time the 40,000 points are posted to your rewards balance. Limit of one promotional offer at account opening. Amazon and all related logos are trademarks of Amazon.com, Inc. or its affiliates. Offer applies only to annual Amazon Prime memberships. Not valid for recurring membership monthly payment option or Amazon Prime Student. Annual membership must be purchased by 1/1/25. Offer valid for your Visa Signature Flagship Rewards Credit Card and is not transferable. Limit of one promotional offer per card. Please allow 6-8 weeks after the membership is renewed or opened for the statement credit to post to your account. Navy Federal reserves the right to end or modify this offer at any time without notice. "Visa Signature Flagship Rewards Credit Cards earn 3 points for every \$1 of net purchases." Net purchases means the sum of your eligible purchase transactions minus returns and refunds. Eligible purchase transactions do not include, and rewards are not earned for, the following transactions: cash advances, convenience checks, balance transfers, gambling, or fees of any

Navy Federal is federally insured by NCUA. Offer valid for new Visa Signature Flagship Rewards Credit Card accounts applied for between 5/1/24 and 6/1/24. To

Ukrainian President Volodymyr Zelenskyy and U.S. President Joe Biden shake hands after signing the U.S.-Ukraine Bilateral Security Agreement during the G7 Summit in Fasano, Italy, June 13. **DOD Screen Capture**

Biden, Zelenskyy sign 10-Year bilateral security agreement

by Matthew Olay, DOD News

President Joe Biden and Ukrainian President Volodymyr Zelenskyy signed a 10-year bilateral security pact June 13 aimed at strengthening Ukraine's ability to defend itself in the present while also deterring aggression in the future.

"Our goal is to strengthen Ukraine's credible defense and deterrence capabilities for the long term," Biden said during remarks shortly after the signing. "A lasting peace for Ukraine must be underwritten by Ukraine's own ability to defend itself now, and to deter future aggression anytime in the future."

Per the agreement, the U.S. and Ukraine will spend the next 10 years building and maintaining Ukraine's credible defense and deterrence capability; strengthening Ukraine's capacity to sustain its fight over the long term; accelerating Ukraine's Euro-Atlantic integration; and consulting in the event of a future Russian armed attack against Ukraine.

Biden said that the agreement also lays out the two countries' shared vision for achieving a "just peace."

"[It's] a peace rooted in the U.N. charter, and the principles of sovereignty and territorial integrity," Biden said. "[It's] a peace with a broad basis for it around the world that holds Russia accountable for the damage it has done in this war.

During his remarks, Biden also said that the G7 recently achieved a "significant outcome" by freeing up some of the \$280 billion in Russian assets that members of the G7 and European Union worked to freeze following Russia's invasion of Ukraine in early 2022

"I'm very pleased to share that, this week, the G7 signed a plan to finalize and unlock \$50 billion in the proceeds of those frozen assets, to put that money to work for Ukraine [as] a reminder to Russian President Vladimirl Putin we're not backing down. Biden said.

Pentagon exhibit showcases cuttingedge manufacturing technologies

DOD NEWS - Critical materials made from flowers, heat exchangers that help keep military assets on station for longer, and environmentally friendly explosives that help keep American troops safe were among the military technologies Pentagon officials saw at the Defense Department Manufacturing Technology Program Pentagon Day exhibition earlier this month.

The event featured advanced manufacturing technology projects the ManTech program is accelerating to bolster the DOD's capabilities to deter and defeat adversaries.

The program is made up of investment programs operated by the Air Force, Army, Navy, Defense Logistics Agency and Office of the Secretary of Defense.

In addition to seeing firsthand the technologies, attendees also learned about ManTech's mission — to keep service members safe and ensure the DOD can deter and defeat ambitious adversaries through the maturation of technologies that support the Joint Force's needs, in both tactical and operational settings.

All three OSD ManTech investment portfolios - Manufacturing Science and Technology Program, DOD Manufacturing Innovation Institutes and Manufacturing Education and Workforce Development Program - took part in the event alongside the military services and the defense agency ManTech programs that make up the Joint Defense Manufacturing Technology Panel.

"The ManTech program is crucial for scaling up technologies from lab innovations to realworld military applications," said Tracy Frost, ManTech's program director. "Our mission is to reduce the acquisition and supportability costs of defense systems and shorten manufacturing and repair cycle times."

This year's event highlighted how the program supports agility and rapid modernization capabilities to support long-term strategic advancements and urgent modernization projects.

Leaders from the Office of the Under Secretary of Defense for Research and Engineering, including Heidi Shyu, the OUSD(R&E), and Aprille Ericsson, the assistant secretary of defense for science and technology, toured the exhibits alongside Frost and other Man-Tech leaders.

Featured exhibits included a heat exchanger from MII America Makes that uses additive manufacturing to improve cooling efficiency and design flexibility in military engine components, which helps extend operational time for vehicles and other assets. Another item was a rocket nozzle developed through new additive technologies and specialized materials that provides supply-chain flexibility.

BioMADE featured rubber made from dandelions, which promises to increase sustainability and decrease carbon emissions in addition to reliance on imports.

"The MIIs are public-private partnerships that support various technology domains, such as additive manufacturing and photonics," said Frost. "By uniting public, private, and academic players, we can move faster and more efficiently to benefit the U.S. military."

Other technologies on display included the JDMTP's 6T battery technology - an Army ManTech innovation - that revolutionizes ground vehicle energy systems with improved reliability, lifespan and performance of lithium batteries. The Army ManTech team also displayed DBX1 Green Energetics, an environmentally friendly explosive that enhances safety and performance in military ordnance.



Army

•Army colonel pleads guilty to stealing \$62K in benefits amid pandemic

- Army celebrates 249th birthday
- •Army undercounted 4,000 domestic abuse cases, according to audit •A need for speed: Army hopes faster driving will curb congestion at
- •Rafferty takes over Army's top artillery command in Europe
- •First tenants move into new \$64 million barracks on Army base in

South Korea base

•A big BZ to the winner of the Navy's New Year's deck log poem contest

- •Navy helicopter evacuates mariner injured in Red Sea Houthi attack •Navy opens first overseas prescription refill lockers at Okinawa hospital
- •EPA to disband Red Hill oversight group amid Navy complaints •Navy resumes some Osprey flights on Okinawa, Japanese military officials say

Marine Corps

•Marine Corps museum opens 'respite room' as new way to help visitors deal with PTSD

- •Marine sticks his hand in fire ant hill, because Marines gonna Marine •Massive search at Hawaii Marine Corps training ground fails to find alleged poachers carrying gun, knife
- •Okinawa report says PFAS could affect groundwater around Marine base for decades
- •First Camp Lejeune toxic water lawsuits will soon be scheduled
- •Commissary baggers could soon lose access to Marine air station in

•Court-martial of Air Force general accused of sexual assault begins Monday

•Next-gen doubts? Air Force Chief of Staff won't commit to fielding NGAD

Space Force

•House appropriators want to cut the Space Force budget even more

•From the Coast Guard to NASA: How Andre Douglas became a rarity among astronauts

Your Military

•Noncitizen troops seek to end strict Trump-era citizenship policy

Army, Navy reduce dependence on China for 'critical technology'

•He wiped out \$10B in medical debt. Now he's battling veteran debt •Decorated veteran comes out in his own heartbreaking obituary: 'I was gay all my life'



Worsi laces

ayview Church

Attract...Assimilate...Activate 6134 Pastor Timothy J. Winters St., San Diego 92114 • (619) 262-8384 Sunday 8am & 10am Worship Services

Studies in Christian Living (formerly Sunday School) Tues & Thurs online only 6pm (contact Church for sign up). In person Saturday 9am & 10am www.bayviewbc.org info@bayviewbc.org

ethany Lutheran Church Lutheran Church - Missouri Synod

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

anyon View Church of Christ "Love God. Love People, Serve the World"

Sunday Bible Classes for all ages 9am Sunday Worship 10am 4292 Balboa Ave., San Diego, CA 92117 Email:cvoffice@canyonview.org (Near corner of Balboa Ave. & Clairemont Dr.) www.canyonview.org (858) 273-5140

brist Community Church Helping people love God and each other. Sunday services at 8:45am & 10:30am

Children's Ministries for all kids! Small groups for teens & adults of all ages! 9735 Kearny Villa Rd., Mira Mesa 92126; Located just off Miramar Rd. & I-15 www.gotoChrist.com or (858) 549-2479

🖿 irst Baptist Church of Coronado

"Reach Up, Reach Out, Reach Our World"

Jim W. Baize, Pastor www.fbcoronado.com

Sunday Adult Bible Study 8:45am, Sunday Worship Service 10am

Meeting in person and online on YouTube or Facebook FB: First Baptist Church of Coronado email: secretary@fbcoronado.com 445 C Ave., Coronado, CA 92118 (619) 435-6588

mmanuel Lutheran Oceanside, LCMS Connecting people to what Jesus has done, is doing, and will do. 9:30am Worship service 11am Bible class, youth, children's ministry

1900 S. Nevada St. Oceanside, 92054 ilcoceanside.com - (760) 433 2770

esa View Baptist Church

Dr. Darrow Perkins, Jr., Th.D. Pastor/Servant CWO3, USMC (Ret.) Seeking Sinners; Saving Souls, Strengthening Saints Sunday School at 8:45am • Morning Worship at 10am Wednesday Night Bible Study 7pm 13230 Pomerado Rd., Poway • 858-485-6110 • www.mesaview.org

esurrection Lutheran Church & Preschool of Coronado

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

t. Luke's Lutheran Church 5150 Wilson Ave., La Mesa, CA 91942 Phone: (619) 463-6633

website: www.st-lukes-la-mesa.org Worship: 9am Pastor: Mark Menacher, PhD. We thank you for your service:

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

FLEET AND FAMILY SUPPORT PROGRAMS

Current job openings for Fleet & Family Support Centers listed on USAJOBS (sorted by site)

NAVAL AIR WEAPONS STATION CHINA LAKE Victim Advocate (SAPR) (GS position) Application Deadline: 7/25/24 Vacancy Announcement ST12049367-23-AK Apply Here: https://www.usajobs.gov/ job/739096200

NAVAL BASE CORONADO

FFSP Embedded Integrated Prevention Coordinator (EIPC)

Application Deadline: 7/10/24 Vacancy Announcement 24-12442033

Apply Here: https://www.usajobs.gov/ iob/795095100

Victim Advocate (SAPR) (GS position) Application Deadline: 7/25/24 Vacancy Announcement ST12049367-23-AK Apply Here: https://www.usajobs.gov/ job/739096200

NAVAL AIR STATION LEMOORE, Lemoore Victim Advocate (SAPR) (GS position) Application Deadline: 7/25/24 Vacancy Announcement ST-12049367-23-AK Apply Here: https://www.usajobs.gov/ job/739096200

NAVAL SUPPORT ACTIVITY, Monterey Victim Advocate (SAPR) (GS position) Application Deadline: 7/25/24 Vacancy Announcement ST-12049367-23-AK Apply Here: https://www.usajobs.gov/ job/739096200

NAVAL BASE SAN DIEGO Victim Advocate (SAPR) (GS position) Application Deadline: 7/25/24

Vacancy Announcement ST-12049367-23-AK Apply Here: https://www.usajobs.gov/

job/739096200

NB VENTURA COUNTY (Port Hueneme/Point Mugu) Victim Advocate (SAPR) (GS position)
Application Deadline: 7/25/24 Vacancy Announcement ST-12049367-23-AK Apply Here: job/739096200 https://www.usajobs.gov/

https://www.navylifesw.com/ffsc-careers

PACIFIC FLEET BOSS AWARDS SAILOR FOR **MONEY-SAVING INITIATIVE**

by Lt. Zachary Anderson USS Boxer (LHD 4)

SAN DIEGO - While visiting USS Boxer here June 6, Adm. Stephen T. Koehler, commander, Pacific Fleet, presented Aviation Electronics Technician 2nd Class Jim Garcia Acevedo with a Navy and Marine Corps Achievement Medal for the additive manufacturing, commonly known as 3D printing, of 300 sound-powered phone caps, saving the Navy \$12,000 in production costs.

In June 2022, Pacific Fleet leadership directed commanders at every echelon to optimize pride, performance and operational readiness through the Shipshape and Seaworthy

"Upgrading one of our communication systems was a crosssectional effort involving multiple departments and rates - reinforcing that seamless integration of specialties is what makes Boxer, and more broadly, the Surface Force great," said Boxer Commanding Officer Capt. Brian Holmes. "I see firsthand

how hard this crew works day in and day out, so it is immensely gratifying for the highest levels of Navy leadership to recognize our Sailors' efforts.'

As part of *Boxer*'s team-wide effort to improve internal communications, personnel sought out phone boxes - critical elements to passing information at sea - for improvement. Each phone box has two phone cap assemblies, available for purchase at \$41 each. GarciaAcevedo was able to lower the in-house cost by almost 97 percent through 3D printing the materials.

"You have to reverse engineer the part, measure every angle of the unit and create a design out of that," said GarciaAcevedo, assigned to the ship's Aircraft Intermediate Maintenance Department (AIMD). "So far, I've made 300 of them with more than 100 staying permanently on board. It was an honor to be given a medal by Pacific Fleet in front of my command.'

AIMD worked with person-



Aviation Electronics Technician 2nd Class Jim GarciaAcevedo, assigned to USS Boxer (LHD 4), explains the process of 3D printing sound-powered phone caps to Adm. Stephen Koehler, commander, Pacific Fleet, in a repair shop aboard Boxer June 6. U.S. Navy photo by MCSN Tyler Miles

nel from Deck, Engineering and Command, Control, Communication, Computer, Combat Systems and Information Denartments to locate and upgrade the phone boxes. The interdepartmental efforts improved ship communication and material readiness, while employing money-saving measures through a spirit of ingenuity.

'I am hugely appreciative of this one innovation," said Koehler after he presented the award during an all hands call on the mess decks. "I consider it an example of where this crew is going and where they see themselves. You're a shining example of it, and the tip of the iceberg.'

Boxer is a Wasp-class amphibious assault ship homeported in San Diego. Commissioned February 11, 1995, Boxer is the sixth ship to bear the name. Boxer's crew is made up of approximately 1.200 officers and enlisted personnel and can accommodate up to 1,800 Marines.

First Royal Australian Navy enlisted sailors begin training at U.S. submarine school

by Lauren Laughlin

GROTON, Conn.-The U.S. Naval Submarine School here welcomed its first cadre of nine enlisted sailors and the second cadre of three officers from the Royal Australian Navy earlier this month

These 12 Australians will train alongside their American counterparts to operate conventionally armed, nuclear-powered attack submarines (SSNs).

The enrollment of Royal Australian Navy sailors at the Submarine School marks a significant step in the Australia, United Kingdom, United States (AUKUS) Pillar 1 Optimal Pathway, aimed at helping Australia acquire a conventionally armed.

nuclear-powered submarine

"We're excited to welcome these sailors and officers to Groton and build on the momentum of the first cohort of Australian officers to graduate from Submarine Officer Basic Course (SOBC) in April," said Capt. Matthew Fanning, commanding officer, Naval Submarine School. "It is an honor to be part of the team that is delivering game-changing capabilities to one of our country's closest and staunchest allies.'

The Submarine School trains officers and enlisted personnel through two distinct but interrelated tracks: Submarine Officer Basic Course (SOBC)

and Basic Enlisted Submarine School (BESS).

SOBC is the last step in the U.S. Navy's submarine officer training pipeline, graduating over a thousand officers annually. BESS introduces enlisted sailors to the fundamentals of the construction and operation of today's nuclear-powered submarines.

The course covers everything from shipboard organization to submarine safety and escape procedures. Following BESS, enlisted sailors will complete their pipeline training with classroom and skills training specific to their intended technical rating.

Upon graduation from pipe-

line schools, the Royal Australian Navy officers and sailors will be assigned to U.S. SSNs for their first sea tour to further their knowledge and training.

"The Royal Australian Navy officers and sailors commencing their training at the U.S. Naval Submarine School represent the leading edge of Australia's future submarine fleet," said the Chief of the Royal Australian Navy, Vice Adm. Mark Hammond.

Three Australian officers completed 14 months of intensive shore-based training, including Nuclear-Power School, nuclear propulsion training, and the Submarine Officer Basic Course before being assigned to U.S. Virginia class submarines.



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

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









and tonneau styling, function and design. We can fit virtually any truck on the road including YOURS!

NEW CAMPER SHELLS SPECIALS HARD TONNEAU COVER

Military

Cannot be combined with any other offer.

Cannot be combined with any other offer.

2 LOCATIONS TO SERVE YOU

7161 Engineer Rd. • San Diego 858-279-0240

26540 Jefferson Ave. • Murrietta 951-304-0285

TK Xclusive Auto

MILITARY APPRECIATION!

Thank you for your Service!

Bring this AD for \$500 Off Any Vehicle

For Inventory, Pricing and Online Credit Application

Visit: TKXclusiveAuto.com

858-527-1507 • 9444 Miramar Rd. San Diego, Ca. 92126



Local Military

RIMPAC TO BEGIN JUNE 27

Planning and preparations are being finalized for the 29th biennial Exercise Rim of the Pacific (RIMPAC), a multinational exercise involving 29 nations and more than 25,000 personnel, set to run June 27 to Aug. 1, in and around the Hawaiian Islands.

Hosted by Commander, U.S. Pacific Fleet, RIMPAC 2024 will be led by Commander, U.S. 3rd Fleet, who will serve as the Combined Task Force commander. Vice Adm. John Wade, who recently took command of U.S. 3rd Fleet, received overview briefs, June 10-11, from staff members on the full range of exercise elements.

"The subject matter expertise and wide-ranging insights that our partner nations, non-military organizations, sister services, and 3rd Fleet staff bring to planning is the reason RIMPAC is the premier joint and combined maritime exercise in the world," said Wade. "I'm looking forward to returning to Hawaii to exercise and rehearse as a combined multinational operational force."

Prior to the exercise several surface groups sailing from their respective home ports will meet at designated points and conduct multinational group sails to Hawaii to build upon the established interoperability. The 29 nations are sending 40 surface ships, three submarines, 14 national land forces, and over 150 aircraft. Aircraft including the F-35 Lightning II, P-8 Poseidon, and V-22 Osprey



Exercise Rim of the Pacific 2024 coordinator Royal Australian Navy Lt. Cmdr. Timothy Gill, right, briefs Commander, U.S. 3rd Fleet Vice Adm. John Wade about RIMPAC 2024 at C3F headquarters, June 11. U.S. Navy photo by MC2 Sarah C. Eaton

will be operating out of Joint Base Pearl Harbor-Hickam and Marine Corps Base Hawaii at Kaneohe Bay.

The exercise will include multi-domain warfare in a range of scenarios from anti-submarine warfare, multi-ship surface warfare, multinational amphibious landings, and multi-axis defense of the carrier strike group against live forces.

"RIMPAC offers a uniquely complex and challenging multinational environment for forces to train in areas where common national objectives overlap," said RIMPAC coordinator Royal Australian Navy Lt. Cmdr. Timothy Gill. "Throughout the planning process we've built true partnerships based on mutual understanding and respect and

expect that to continue during execution."

RIMPAC 2024 amphibious and land forces will be made up of nine partner nations and 13 ships, with a unique and highly capable mixture of aircraft, ground assault vehicles and shipto-shore connectors.

During execution of RIMPAC, this group of Sailors, Soldiers, and Marines will apply knowledge from their respective nations and skillsets to build a better joint, combined force that can respond to challenges, ranging from highend conflict to humanitarian aid and disaster relief.

Read more at https://www.cpf.navy.mil/Newsroom/News/Article/3804692/rimpac-to-begin-june-27/.



619.234.6123

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

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

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





USA Men's National Blind Soccer Team visits Sailors

by MCC Joseph Vincent Navy Region Southwest

SAN DIEGO - The U.S. Association of Blind Athletes Men's Paralympic Team visited Sailors on Naval Air Station North Island June 7.

The players, originating from around the globe, were present alongside their coach and rep-

Navy Wounded Warrior staff learn how

to dribble a soccer ball during an U.S.

Association of Blind Athletes demonstra-

tion on NAS North Island. Navy Region

Southwest's Wounded Warrior program organized the visit for USABA athletes

and service members can interact with

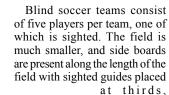
each other. U.S. Navy photo by MCC Jo-

seph R. Vincent

into blind soccer.

resentatives from local organiza-

tions to provide an introduction



level," said Navy Wounded War-

rior Program Director Marcus

Pace, who organized the event

and introduced the attendees.

both changes implemented to assist with orientation and player positioning during game play. Due to the spectrum of vision, all players wear eve shades to eliminate the possibility of light perception, and for overall eve protection. A smaller soccer ball is standard, with internal rattle pockets

placed within the ball for players to hear the location on the

"This is an opportunity for "It's not necessarily just all Navy Wounded Warriors to see about the sport, but it's also that there is life after a specific about that community and contrauma or circumstance in your nection and understanding what life, to really compete at a high they're going through on a day-

to-day basis and how to really be able to connect on that level with some of the experiences and frustrations they have, either being blind and visually impaired or whatever disability they have," said Katie Smith, the USA Blind Soccer Men's National Team head coach.

'With our national team, some of them have been blind their whole life, but others also have had tragic accidents, so a lot of these veterans can connect on the same level or a similar level to these athletes.

Adaptive sports can be traced back to post WWII, when many service members returned home with disabilities.

Today, organizations such as The Wounded Warrior Program create opportunities to connect service members with an adaptive athletic program to continue rehabilitation and improve quality of life.

"There's something that organically happens when you have someone who is suffering an illness and injury who is communicating with someone who also has that same experience,' said Athletic Reconditioning and Community Outreach Specialist for Navy Wounded Warrior Program Tara Redshaw. "For our service members, it's really difficult because they may not have expected to have an ill-

to ensure that they can see that there's more opportunity outside of the blue line for recreation and sport."

Blind soccer originated in Spain in the 1920's, and in 1996, was recognized by the International Blind Sports Federation. Although part of the Paralympic Games since 2004, the U.S. will be competing for the first time as the host country in the upcoming 2028 Los Angeles Paralympic

Veterans Helping Veterans

DO YOU HAVE Medicare but your needs have changed? **ARE YOU TURNING 65?**

Are you TRICARE or a Veteran using VA Benefits?

ARE YOU A SENIOR?

Do you have Medicare Part A & B?

YES! Then you are **ELIGIBLE** up to Additional \$125/mo. added to your **S.S**.

DENTAL PLAN \$13/MO. • \$3000 BENEFIT

Vince Parra • 619-763-2425

SERVING ALL OF CA. • CA LIC: 0M89123

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

Where All Your Pipe Dreams Come True! www.edhansonsmuffler.com MUFFLER 3916 N. Barcelona SPRING VALLEY, 91977 *Factory *Custom*Repairs *Complete Replacements



Live Close to Work & to the Beach!





- Spacious & sophisticated floor plans with modern features and designer finishes
- Complete indoor & outdoor amenity experience including a rooftop lounge
- The authentic beach town life you've been dreaming about
- The most affordable beach community in SoCal



Scan to **Learn More**



Starting in the Mid \$700,000's

Call or Text 760-884-7512 sales@LifeAtSalt.com LifeAtSalt.com



371 N. Cleveland St., Oceanside, CA 92054





CORONADO (June 2014 - Fleet Readiness Center Southwest commanding officer Capt. Luis Rivera presents a **Golden Wrench Award to** Syndy Shelton, a Human Capital Management Specialist. She earned praise for her support for the Navy's Learning Management System, Waypoints. Photo by Rachel Melchor



PACIFIC OCEAN (June 7, 2024) - Sailors an F-35C Lightning II on the flight deck of aircraft carrier Abraham Lincoln. The ship is underway in the U.S. 3rd Fleet area of operations. U.S. Navy photo by Navy Seaman Nathaly Cruz



VIEW FROM ABOVE A Marine Corps CH-53E Super Stallion participates in Cooperation Afloat Readiness and Training over the Indian Ocean late last month. The exercise is designed to enhance U.S. and partner navies' abilities to operate together in response to traditional and nontraditional maritime security challenges in the Indo-Pacific region. U.S. Navy photo by Petty Officer 2nd Class Evan Diaz

AUTO REPA "ALL WORK GUARANTEED" www.armedforcesdispatch.com JUNE 23, 2024 FREE ESTIMATES - Serving Military for Over 23 years CLUTCH **BRAKE SERVICE Body** A/C **SPECIAL** Service Work from \$140 and **\$95** Per Axle, Parts & Labor included. **Paint TIMING BELT CV JOINT** FUEL INJECTION **SPECIAL SERVICE** AXLE from \$199 from \$89 from \$220 Most Cars. Parts & Labor include 3714 Main Street, San Diego • 619-238-4385

SURFOR launches groundbreaking communication skills program

by Karli Yeager

Commander, Naval Surface Force

SAN DIEGO - In a landmark initiative aimed at enhancing leadership capabilities within the Navy's Surface Fleet, Naval Surface Forces' staff conducted its inaugural Surface Warfare Command Leadership Assessment, or SWCLA, earlier this month.

Developed as part of a data-driven approach to talent management, SWCLA aims to develop and prepare Navy SWOs to effectively serve at sea and lead effectively in the dynamic maritime environment. The program assesses Commanding Officer candidates in a board setting, where each candidate has access to follow-on leadership coaching. Board members include a senior enlisted leader, an operational psychologist, and post-command Captains.

SWCLA is an integral component of informing, developing, and implementing a reliable and repeatable talent management paradigm. The program increases precision and selectivity in the Surface Force's assignment processes. It's a pivotal element of SURFOR's strategy to address the multifaceted demands of contemporary maritime warfare. With a steadfast focus on leadership and character development, SWCLA assesses essential traits in leaders and provides invaluable feedback to prepare them for command.

Lt. Cmdr. Christina Danai, a member of Naval Surface Forces Commander's Action Group, or CAG, emphasized the importance of the SWCLA board.

"The SWCLA process invests in a Surface Warfare Officer's personal and professional development in that it facilitates self-reflection, feedback, and an opportunity to identify potential blind spots," she said.

"Candidates receive through debriefs from an operational psychologist as well as their board members, covering the results of personality and behavioral tests and their performance during the board process. Pass or fail, coaching is avail-

able through MyNavy Coaching to work on areas of development – I believe this will pay dividends over time and I'm excited for our community."

MyNavy Coaching is a Chief of Naval Personnel-led initiative to build and sustain a peer-to-peer coaching culture within the Navy. Coaching is a communication and leadership skill that utilizes active listening, empathy, and asking powerful questions.

Key components of SWCLA include:

- 1. *Comprehensive Evaluations*. Assessments to measure leadership qualities.
- 2. Leadership Development Workshops. Interactive workshops will focus on critical leadership skills, including strategic thinking, communication, and ethical decision-making.
- 3. Personalized Development Plans. Each officer will receive a customized development plan based on their assessment results.
- 4. *Mentorship and Coaching*. Participants will be paired with seasoned mentors for guidance and support.
- 5. Feedback and Continuous Improvement. Mechanisms for continuous feedback and evaluation to ensure ongoing improvement.

Lt. Cmdr. Jeffrey York, another member of the CAG, said the program bolsters the importance of emotional intelligence as a leadership trait. "SWCLA replaces the traditional Command Qualification Oral Board with an Operational Psychology-based, fair, and data-driven process to evaluate leadership style, experience, talent, and tools that officers have developed over the course of their career."

This transformative initiative underscores the Surface Force's commitment to leadership excellence. By rigorously evaluating and developing its officers, the Surface community is ensuring that the Navy remains at the forefront of maritime superiority and readiness.

SWOs are eligible for SWCLA when they are one year into their first department head tour.

Spend your 4th of July weekend at Del Mar Beach. Enjoy food, fun, and fireworks. Multiple concessions and vendors are available from Sat, July 1 - Tue, July 4.





by Jan Wagner

These days when so much of our lives is digital, wouldn't it be nice just to experience some good, old fashioned, hands-on play for a change? Now, indoors at the Fleet Science Center in San Diego's Balboa Park, the "Pause/Play" exhibition invites you to do just that with your favorite childhood nostalgic pastimes - and more!

The Fleet tells us: "Science has shown that play offers numerous cognitive, social, emotional, and physical benefits at any age." The 'Pause/Play" exhibition encourages you to use play to achieve those benefits. "You will learn how playing is a fundamental part of scientific discovery. By engaging in playful exploration, everyone, regardless of age, can unlock new insights and foster a deeper understanding of the world around them. Pause, play, and experience firsthand how science is not only a field of study, but also a iovful adventure akin to the wonders of play."

Sign boards with written explanations — in English and Spanish - accompany each activity. For example, the "Hopscotch" activity is a test of balance, in which kids may have quite an advantage over us older adults! First, Pause and "pay close attention as the squares light in a specific pattern. Focus

'Pause/Play' - Rediscover the joy of play at the Fleet Science Center

on the position of the squares that light up. Mentally note the light-up pattern." Then Play: "Starting at the front, jump on the squares that light up and only those squares. Continue hopping on the squares according to the memorized pattern until you reach the far end. What happens if you correctly jump on each square? If you make a mistake, that's OK you can start again."

In the "Swinging Sand" activity, you will be asked these questions regarding your experimentation: 'What do you notice about the patterns created when you allow the pendulum to swing? How does the starting point affect the pattern? What else can you do to change the

"This pendulum is special because it has two chains: one chain is like a V-shape at the top, and then there's a single chain that holds the weight at the bottom. When you swing the pendulum in the same direction as the top chain naturally swings, you're using the full length of both the V-shaped chain and the single straight chain. But if you swing it in a different direction, the straight chain swings from where the V-shape starts, so it's shorter. This difference will affect the pattern drawn by the sand. The ratio of the length of chain swinging forward and backward to the length of chain swinging left to right (or any direction except back and forth) will influence the sand pattern drawn. These patterns are often found and used in nature, art, sound, math, and even some company logos.'

Experiment with shadow colors in "Color Your Shadow," and at "Dig In," build and compare 3-D landscapes.

"Teeter Totter" is a lever and a fulcrum. "How can you make something balance? How many different ways can you balance the lever?"

'Light it Up" should remind you of a toy from your youth, where you press pegs into a gigantic board to create colorful patterns of light.

In "Move It, Move It!" you'll see images transform before your very eyes, and play with perspective as you stand in front of fun house mirrors, in "Pause to Reflect."

"Have you ever wondered why bicycles are easy to balance when they're rolling, but tend to fall over when they're not?" In "Go for a Spin" you'll learn that "the bicycle wheels are gyroscopes that naturally resist tilting — at least while they're

Kids love navigating through the ball pool in "Free Swim," where they refill the giant ball release hopper as they eagerly anticipate its sudden release of the balls that they've added, all at once.

Challenge physics with the "Speed Slide," and challenge yourself with a crazy game of catch on "Give it a Whirl." Test your sense of balance with the unique stability of the "Tippy Chairs.

Discover your inner child at the Pause/Play exhibition. For more information, visit: https://www.fleetscience.org/experiences/pauseplay.

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

Copyright © 2024 by Jan Wagner - AutoMatters & More #843

The Meat & Potatoes



by Lisa Smith Molinari

It's officially summertime, so people are packing up and heading out for a busy travel season. But the highways, bus stations and airports aren't the only places that will see a lot of action this summer. With all those travelers on the go, and needing to go, public restrooms will be at maximum capacity

Recently, I took a trip to Italy, requiring my 58-year-old bladder and I to frequent several airport bathrooms. It occurred to me that travel pottying has changed significantly over the years.

Growing up in the 70s, our station wagon simply pulled over to the side of the road for pit stops during long trips. And my husband's family kept a mayonnaise container known as the "tinkle jar" in their vehicle. If we did manage to find a gas station with a bathroom, my mother would spread half a roll of toilet paper on the seat before I was allowed to sit down.

But those improvised methods of yesteryear are no longer considered apropos — or sanitary for that matter. Today, the transportation authorities have provided travelers with state-of-the-art public toilet facilities.

The problem is, the newly automated restrooms are so high-tech. they sometimes leave one longing

Traveling on auto potty

for the simple practicality of a roadside patch of weeds.

During my recent visit to an airport restroom, I selected one of the many stalls, latched the door, straddled my humongous carry-on bag, and grabbed for the paper seat cover dispenser. The first three ripped in half, the fourth fell into the toilet, and the fifth one disappeared when the toilet unexpectedly flushed.

Known as "phantom flushes," the sensor-triggered water swoosh in public restrooms not only suck down the paper seat covers, they can scare the you-know-what out of you, which by the way, would defeat the purpose of being in the toilet in the first place.

With a seat cover finally in place, I took my position.

Strangely, the otherwise noisy bathroom fell dead silent. I could see the feet of the occupants next to me, but could've heard a pin drop. I prayed that someone would turn on the sink, while my bladder refused to release the 64 ounces of coffee I'd consumed that morning.

I'd experienced "stage fright" on other occasions, most notably in college, when perpetually clogged bar toilets caused long lines in the bathrooms. The one working toilet usually had no toilet paper, a broken door lock, and gaps in the stall that allowed everyone in line to stare through the cracks. Once it was my turn, I was paralyzed by stage Waiting in the airport stall for someone to make noise. I fidgeted, and — WHOOSH! — set off my own phantom flusher again. It scared the bejeezus out of me.

but provided the break I needed.

The toilet paper was affixed to some type of conservation dispenser that stopped the roll at each half turn. The flimsy tissue ripped with the slightest resistance, forcing me to make several attempts - roll. stop, rip, roll, stop, rip, roll, stop, rip — until I had enough scraps to do the job.

Finally, I stood up to trigger the flusher, which up until now seemed able to react to a falling eyelash from three stalls down. However, nothing happened. I stood there, wondering if the sensor had a tiny camera inside that transmitted to a flushing control room. Had the person on duty gone to lunch? I swiveled my hips, bobbed my head, and waved my hands to

With only minutes to boarding, I gave up on flushing and left the stall. Halfway to the sinks I heard it - WHOOSH!

The bank of sinks had no knobs, controls or buttons. "Here we go again," I thought, waving my hands in search of automated soap and water. I had a choice of hand dryers: a high speed "air blade" that nearly blows your skin off, or the old fashioned kind that emits a warm breeze that requires you to give up and wipe your hands on your pants.

Frustrated with newfangled automation. I chose the latter.

'Coffee?" the flight attendant asked after we took off.

'Sure," I said, "but do you happen to have an empty mayonnaise jar?"

Veterans News

Advocates urge lawmakers to up pay rates for vets who are unable to work

by Linda F. Hersey Stars and Stripes

Veterans advocacy groups recently urged House lawmakers to update eligibility rules and payment rates for a little-known program that gives a tax-free monthly benefit to veterans who are unable to work but lack a 100 percent disability rating from the Department of Veterans Affairs.

"Veterans return [from combat] changed. They need the resources to thrive and survive. Ensuring their survivability is the least we can do," Michael Figlioli, director of the National Veterans Service at the Veterans of Foreign Wars, said at a hearing of the House Veterans Affairs Committee's subpanel on disability assistance and memorial affairs.

Figlioli and other veterans advocates said the "individual unemployability" program that provides much-needed financial help for veterans who otherwise would not qualify for full VA disability benefits is in need of a major review and update from Congress to address compensation levels as well as eligibility criteria that have not changed since being established in the 1940s.

Veterans become eligible for

full VA disability compensation — at 100 percent — under the program after providing evidence of a work history of five years or more that shows problems obtaining and keeping employment. They must show illnesses and injuries connected to their military service contributed to their being unable to work, according to the VA.

In fiscal 2024, the program pays qualifying veterans a tax-free benefit of \$3,800 per month.

More than 377,000 veterans received compensation through the program in 2023, receiving \$7 billion overall in monthly payments and other benefits. the VA said.

Ron Burke, VA deputy undersecretary for policy and oversight, said the individual unemployability program provides full disability compensation for veterans who are unable to work but also have ratings for impairments that do not reach 100 percent.

Veterans only have to show a minimum disability of 60 percent for a single disability or 70 percent for two or more disabilities to be considered for

Rep. Morgan Luttrell, R-

Texas, who is chairman of the subcommittee, said the compensation is meant to "make veterans whole" by recognizing and awarding payments for projected income loss because of military service-related injuries and illnesses. But he also said the program pays everyone the same and does not vary amounts based on education and work history, which are indicative of earnings potential.

'We want to make sure the program is adequately supporting veterans who have earned it, and their families." he said

Congress needs to begin looking at increasing compensation that goes beyond the annual cost of living adjustment, said Rep. Chris Pappas, D-N.H.

"I appreciate having a hearing to highlight this obscure program and shed light on ways that VA may help veterans who are unable to work or willing to reenter the workforce but need some assistance," he said. "But I would argue that the payment rate is not high enough.'

Pappas also said the disability rating schedule is rigid when impairment varies by individual.

"Two veterans may experience the same disability differently," he said.

Marquis Barefield, assistant national legislative director with the Disabled American Veterans, said compensation for veterans in the program is about 25 percent less than the average salary of \$59,000 for U.S. workers.

"It is time to change that," he said.

Michael Stoddard, national service director of the Wounded Warrior Project, said a survey of the group's members showed most felt the \$3,800 monthly compensation was not enough to meet financial obligations.

Veterans groups also told lawmakers that they opposed making evaluations of a veteran's job skills, called vocational assessments, a requirement to qualify for the compensation.

"Most veterans want to work," Barefield said.

He said the requirement would place an undue burden on veterans who might have the skills to perform a job but have mental disorders or physical impairments from military service that keep them from employment.

The veterans groups also said they opposed attempts by some lawmakers to reduce or eliminate the program for veterans at the federal retirement age of 67 who are collecting Social

The organizations said veterans receiving individual unemployability compensation have service-connected disabilities that have prevented them from working and contributing fully to the Social Security program, thus limiting compensation in retirement.

SVAC, aging committee have joint hearing on caregivers

The Senate Veterans Affairs Committee and the Senate Special Committee on Aging held a rare joint hearing to examine services and support for veterans and their caregivers through the Department of Veterans Affairs (VÂ).

Topics included pending legislation to expand veterans' home and community-based programs and strengthen VA caregivers and long-term care programs.

The joint hearing heard from a caregiver on her experience with the VA Program of Comprehensive Assistance for Family Caregivers (Caregivers Program) and its restrictive regulations that went into place in 2020.

Her husband's combat injuries resulted in a 100 percent permanent and total disability rating by the Veterans Benefits Administration in 2016, but after a reassessment in 2021, they were dropped from the program.

A caregiver who had taken care of her disabled veteran husband for nearly 20 years said, "Before the regulations went into effect. I felt supported, and I had assurances that I would be able to navigate his care successfully. Once those regulations passed, we were dismissed from the Caregiver Program. We feel like we're in a purgatory situation here where we just don't know what the next iteration of these regulations will look like.

The caregiver and her husband were dismissed from the program as a direct result of the restrictive eligibility requirements, despite his condition remaining the same. Legislators questioned her on the impact of questioned her on the impact of the same and its effect. being discharged and its effect on her family. She underscored the uncertainty it has created in addition to the financial impact of a "significant portion" of their income going away.

Meredith Beck, the National Policy Director for the Elizabeth Dole Foundation, stressed that the legislation would help improve veterans' and family caregivers' access to home and being discharged and its effect

caregivers' access to home and community-based care.

https://www.fra.org/fra/

CLASSIFIED A

ARMED FORCES DISPATCH CLASSIFIEDS

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

ATTORNEYS

DUI & Criminal Defense

- Free Case Evals 24/7 Availability
- DUI's Drug Offenses
- Domestic Violence Assault/ADW Restraining orders
- MichaelKernLaw.com 619,200,2808

JWB Family Law

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

619.234.6123

AUTOS FOR SALE

'18 IEEP GRAND CHEROKEE _ Altitude Sport,auto,greatcondition,black,74K miles. \$18,900. 619-200-8234

CHIROPRACTIC



month savings or regularly \$89 2530 Vista Way, Ste P Oceanside • (760) 600-5553

HELP WANTED

Newspaperdeliverydriverfornewsracks,stands, countertops, etc, in south San Diego area 2xa month-nodoortodoor.Youneedacleandriv ingrecord.dependablecarw/insurance.base access.Greatjobformilitaryretireeormilitary spouseforsomeextra\$\$.619-280-2985.Please leave name, area of San Diego you live in, cal back number 619-280-2985

MEDICAL SUPPLIES

ZABIGAIL MEDICAL SUPPLIES, INC.

www.abigailsmedicalsupplies.com

Your source for home medical equipment

Wheelchairs, Knee Walkers, Lift Chairs Compression Socks/Sleeves, Custor Compression Socks, Walking Aids, PPF Prosthetics.HospitalBeds.Mastectomy BathSafetyItems,LymphedemaPumps

Oceanside San Diego 2020 Cam del Hio North * 103 (619) 220-7090 (760) 940-1132

REAL ESTATE

Military Relocation Profess



Stephanie Love-Payne Realtor® MRP, SRES®

BERKSHIRE | California HATHAWAY | Properties

First-Time Buyer Consultation 2060 Otay Lakes Rd. #150 Chula Vista, Ca 91913 858-583-8470

stephanielovepayne@bhhscal.com DRE #02134782

San Diego County Fair underway through July 7 -- Let's Go Retro!

The San Diego County Fair is the largest annual event in the county with an attendance of about 1 million people. The theme for the 2024 Fair is "Let's Go Retro," a nostalgic voyage back in time from the '50s through the start of the new millennium. The 20-day Fair season runs through July 7, with closures on Mondays and Tuesdays

From the Great American Petting Farm with free roaming animals to photo, flower, garden and woodworking exhibits, this year's fair has a huge line up of exhibits, demos, contests, concerts and of course the rides and games on the Midway. Check the regularly updated events site at https://www.sdfair.com/events

The Fair has been a San Diego tradition dating back to 1880 when it started as a community effort in what is now National City. The Del Mar Fairgrounds has served as the Fair's home since 1936. "We are here to serve all of San Diego County, and the Fair is the biggest community celebration in our region," said Carlene Moore, the CEO of the 22nd District Agricultural Association, which produces the Fair

Cash will not be accepted for parking, admission tickets, or carnival rides & games at this year's Fair. Cash-to-Credit ATM machines are available in select locations to exchange cash for a debit card.

The USS Midway Museum is currently recruiting

for docents, air craft restoration, ship restoration and safety volunteers. These assignments are a regular commitment of at least 6 months.

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

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

REAL ESTATE-PROPERTY

IDAHO - 40 Acre fenced property with 120'x60' riding arena. Water rights plus 2000+sqfthome+multipleoutbuildings Only\$849,000.CallortextMaureenPressley 208-720-4595forphotosorinfo Windermere Real Estate, svhc Sun Valley, ID.

RENTALS APARTMENTS

CORONADO - Lovely, quiet, classic, furnished 1BR/1BA. Terrace with beautiful view.Allutilitiesincluded.W/Donpremises. \$3250/mo.619-435-8738or619-756-1479

IMPERIAL BEACH – 2BR/1BA with patio, woodflooring,gatedparking.\$2300/mo. 1245 Donax 619-429-1678

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

MOVE-IN SPECIAL! LEADINGHAM



Brand New 2-bedroom Luxury Apartment Units at 7508 Church St, Lemon Grove, CA!

1 MONTH FREE RENT + \$500 DEPOSIT FOR QUALIFIED APPLICANTS!

Flexible Rental Options: choose from 18, 12, 9, 6 months or month-to-month. Additional rates may apply.

Welcome to The Grove Apartments, a brand-new community located in Lemon Grove, CA! Fach apartment has modern stainless-steel appliances, a private patio for outdoor dining, and in-unit laundry hookups for your convenience. You can enjoy grilling with your loved ones at the BBQ grill area and parking your car in a reserved spot. Additionally, we've installed a solar power system to reduce energy costs and are committed to promoting sustainability. Experience comfortable living spaces and modern amenities in

Please contact our leasing director, Oliver, at 619-715-5459 for more information and to schedule a viewing. Professionally Managed by J&D Management. Application available by visiting www.idpropmamt.com

RENTALS Houses

ALPINE-4BR/2BA+Office.NewConstructionw/mini-splits.Hugeoutdoorspace.plenty ofprkg.2milestoViejasCasino.Closetoall AvailNow\$3,995/moCall(619)370-6605

IMPERIAL BEACH – 3BR/2.5BA w/2 car ga rage,4balconies,dualmasters,highefficiency LED lighting, AC. \$3500/mo. 221 Palm Ave. 619-429-1678.

LA MESA - 6BR/3BA NEW CONSTRUC-TION w/balconies. Next to cool downtown La Mesa-breweries, Costco, Grossmont Ctr. Avail June 2024. \$6,300/mo. (619)370-6605.

SAN DIEGO - 3BR/2BA, 3 car garage. No smoking/drinking/drugs/pets,noevictions. W/Dhookups.\$3500/mo.4300NewtonAve. 951-210-8392.

RENTALS ROOMS

CHULA VISTA - Master BR & Master BA \$1.250/moavail7-6-2024.Visitthecraigslist linkformoreinfo.https://sandiego.craigslist org/ssd/roo/d/bonita-master-bedroom-mas ter-bath/7735174700.html.619-917-4519

TATTOOS



CLEAN, FRIENDLY **ENVIRONMENT**

ASK ABOUT OUR MILITARY SPECIAL

(760) 453-8097

3753 MISSION AVE. OCEANSIDE, GA 92058

SUMMER ALERT: Blood and platelet donors needed now

Thousands of donations uncollected in May, but patients still need care

The American Red Cross critically needs blood and platelet donors now following a concerning trend during May

– fewer donors rolling up a sleeve to give lifesaving blood. In fact, about 20,000 fewer blood donations were collected over the past month than needed to maintain the Red Cross national blood supply.

Make an appointment to give now by visiting RedCrossBlood. org, calling 1-800-RED CROSS or by using the Red Cross Blood Donor App.

Renew a love of reading with the San Diego Public **Library's Summer Reading Program for all ages**

With activities, outdoor adventures and prizes, the annual Summer Reading Program is kicking off at the San Diego Public Library this weekend. The theme of this year's program is "Read, Renew, Repeat," encouraging readers of all ages to learn more about protecting, maintaining and restoring habitats, ecosystems, wildlife and natural resources.

This year's program is underway, and runs through Saturday, Aug. 31. Participants can earn prizes by completing 10 books or a combination of reading and activities. The activities include attending a Summer Reading event or storytime at the library, going on a nature walk, visiting a community garden and keeping a nature journal.

The Summer Reading program offers age categories for children (ages 0-5 and 6-11), youth (ages 12-17) and adults (ages 18 and up). Upon completion, readers will be eligible for prizes including books, museum passes, meal vouchers and a reusable utensil kit. Reading and activities can be tracked online or on paper logs available at any of the 36 San Diego Public Library locations. To register online, view a list of activities and recommended books and find a Summer Reading Program kickoff event near you, visit sandiego.gov/summerreading.

MOVIES AT THE BASES

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

https://sandiego.navylifesw.com/ selectmoviesfromdropdownmenuonleft https://miramar.usmc-mccs.org/dining-entertainment/movies https://pendleton.usmc-mccs.org/dining-entertainment/theater



NBSD and Lowry Theater Policy

- Outside food and beverage are NOT permitted: Sales from the snack bar support the movie program.
- These Theaters are cashless facilities. Debit and credit cards accepted only.

Premium Offerings

- Audiovisual assistive equipment available to customers at the front counter.
- Handicap seats and child booster seats are available

Movie Rating System

G – General audiences ALL ages admitted.

PG - Parental guidance suggested some material may not be suitable for children.

PG-13 - Parents strongly cautioned some material may be inappropriate for children under 13.

R – Restricted under 17 requires accompanying parent or adult



SOCIAL SECURITY MATTERS

Shocked because Medicare increase results in loss of Social Security benefits

Dear Rusty: My wife and I have taken a Social Security "Cut" -- no 3.2% raise for us, due to something called "IRMAA," based on our income. We actually took, together, a \$400 a month cut. As far as I can tell from what they told me, we are means tested and were too successful, so our Medicare premiums were much higher, which resulted in our reduced Social Security for 2024. Have you sorted this out? And, if so, can I appeal this disgusting situation?. Signed: Baffled Senior

Dear Baffled: We're very familiar with the "Income Related Monthly Adjustment Amount" - not so affectionately called "IRMAA." IRMAA catches many Social Security beneficiaries by surprise, not only higher earners such as you, but also those who make large withdrawals from a tax-deferred account, who sell property, or who have any other kind of sudden large bump in their taxable income. Essentially, if your income is over certain thresholds for your IRS filing status, you pay a higher "IRMAA" premium for your Medicare Part B (coverage for outpatient services) and your Part D (prescription drug coverage). And since your Medicare premium is automatically deducted from your Social Security payment, your net monthly Social Security payment goes down.

Any COLA added to your Social Security benefit is often consumed by an IRMAA increase to your Medicare premiums. And, to further complicate matters, your Medicare premium for the current year is determined by your income from two years prior, which means your 2024 Medicare premiums were determined by your 2022 income.

The IRMAA thresholds are different depending on your income tax filing status, but assuming you file your taxes as "married/jointly," your combined 2022 income had to be more than \$206,000 to cause IRMAA to apply in 2024. With income between \$206,000 and \$258,000, each of your Part B premiums would be \$244.60 (instead of the standard \$174.70), and your Part D premium (if you have Part D) would incur another \$12.90 on top of your regular Part D premium amount. IRMAA premiums further increase on a sliding scale, and those with income of 750,000 or more would pay a maximum Medicare Part B premium of \$584/month and would incur another \$81 per month added to their normal Part D premium. Thus, as you have noted, Medicare premiums are, indeed, "means-tested."

Can you appeal "this disgusting situation?" Well, you can always appeal any Social Security determination, but appealing IRMAA will only be successful if you can prove that the income they used to determine your 2024 Medicare premium was incorrect, or if you can convince them to use a more recent year with a lower income to calculate your Medicare premium. If you believe you can be successful, you should call Social Security (1.800.772.1213) to formally appeal the IRMAA premium, or you can submit form SSA-44 to appeal based on a "lifechanging event.'

I know that understanding how IRMAA works won't soften your dismay but I can only explain the rules and how they work. Your 3.2% COLA increase for 2024 was used to offset some of the IRMAA Medicare premium increase caused by your higher income, and it is IRMAA which caused your net Social Security payment to go down. FYI, your Medicare premiums are recalculated each year, so if your income goes down to below the IRMAA threshold for your tax filing status, then your Medicare premium will revert to the standard amount for each year.

I hope this clarifies why your Social Security payments went down and why you didn't see your COLA increase, but the AMAC Foundation is always available to answer any questions you may have about Social Security. amacfoundation.org/programs/social-security-advisory

ealth & Fitness

Celebrate Men's Health Month with annual health screening

by Chanel Weaver-Folami **Defense Health Agency Public Health**

June 2024 is Men's Health Month, and Defense Health Agency Public Health officials are reminding males of the importance of taking charge of their health for a longer, happier lifestyle.

The Centers for Disease Control and Preventionopens CDC. gov reports that 13.8% of males aged 18 and over are in poor or fair health. Other statistics show that men die an average of five years earlieropens Health.gov than women and are at higher risk for serious diseases such as lung cancer, heart disease, and HIV

And according to a 2022 Health of the Force reportview or download the PDF i na separage window, published by Defense Centers for Public Health - Aberdeen, in a survey of 477,000 soldiers, 77% were younger than 35 years old.

"Young service members can easily take their health for granted because of their youthfulness," said Dr. Raul Mirza, a physician at DHA-PH. "Yet, it is important to have a regular medical check-up because many diseases and chronic conditions are preventable if they are caught

This prevention-first attitude is a staple of public health thinking-especially in the Department of Defense population.

"Prevention is the best way to health," said U.S. Public Health Service Rear Adm. Brandon Taylor, DHA-PH director. "Rather than treating individuals when they are ill, public health aims to prevent our DOD community from getting sick in the first place."

Public health officials say that one of the best ways to prevent illness is by taking the time for a routine physical. Routine medical check-ups can detect be treated before they become a more serious health issue.

"For men, in particular, regular health screenings can detect high blood pressure, cholesterol, diabetes, colon cancer, prostate cancer and/or lung cancer, and allow these conditions to be treated early to produce the best outcomes for health," said

For soldiers who smoke, it is also important to receive regular medical assessments.

Data reported in the 2022 Health of the Force report demonstrated that 27% of soldiers reported using tobacco products.

'We know that tobacco use can lead to other complications, like heart disease, lung cancer, and delayed wound healing? said Corey Fitzgerald, who works in the Health Promotion and Wellness Directorate at the Defense Centers for Public

Health-Aberdeen.

Public health officials say that your primary care physician can suggest some alternatives and techniques to quit smoking, like YouCanQuit2opens You Can Quit 2 homepage, the DOD educational campaign to help service members quit tobacco—for themselves and their loved ones-to lead to a healthier life.

In June 2024, in particular, public health officials are encouraging men to visit their doctor and have a full check-up. Those who cannot make it to the doctor's office in June are encouraged to go at their earliest convenience.

"We celebrate Men's Health Month once a year, but it's always the right time to take care of you," said Mirza.

For more information on men's health, visit CDC.govopens CDC.gov, Health.govopens Health.gov, Health.milopens Men's Health page on Health. mil, or the Navy's Men's Health resource pageopens Navy.mil.

The Defense Health Agency supports our Nation by improving health and building readiness -making extraordinary experiences ordinary and exceptional outcomes routine.



June is Men's Health Month, and Defense Health Agency Public Health officials are reminding males of the importance of taking charge of their health for a longer, happier lifestyle. Regular male health screenings can detect high blood pressure, cholesterol, diabetes, colon cancer, prostate cancer, and/or lung cancer, and allow these conditions to be treated early to produce the best outcomes for health. (Defense Health Agency Public Health graphic illustration by Joyce Kopatch).





hosted by the Navy Region Southwest Morale, Welfare and Recreation (MWR) Program, drew more than 9,500 participants. The unique 4-mile run/walk has a one-of-a-kind spectacular panoramic view as participants made their way to Coronado's beautiful Tidelands Park from downtown San Diego over the Coronado Bay Bridge. During the finish line celebration, runners received a Finisher's medal, event T-shirt, and enjoyed sponsor booths as well as music provided by Navy Band Southwest.



ARMED SERVICES YMCA CAMP PENDLETON STRENGTHENING OUR MILITARY FAMILY **

WHO WE ARE

The mission of the Armed Services YMCA Camp Pendleton is to enhance the lives of military members and their families in spirit, mind, and body through programs relevant to unique challenges of military life. For the past 81 years, our goal has been to strengthen military families



OUR CORE PROGRAMS

FISHER CHILDREN'S CENTER

children to help prepare them for future success.

CAMP HERO

Encourages healthy living and provides outdoor activities and social bonding opportunities for military children.

HOLIDAY SUPPORT

OPERATION LITTLE LEARNERS

and their preschoolers an opportunity to learn and grow.

OPERATION KID COMFORT

Open on the weekends, this recreation space provides a place for School of Infantry students to relax and recharge.

OPERATION HERO

A no-cost after school program designed to help military kids who may be struggling with change get back on track at home and in school.

SERVICE EVENTS

Support military families through dances, giveaways, and community events.

FOOD DISTRIBUTION &

FINANCIAL SUPPORT
Assistance with food, diapers, gas, and other necessities through monthly listributions, a food pantry, and emergency ommissary and gas cards.

STRENGTHENING OUR MILITARY FAMILY | https://camppi



Your Local USO Wants You!

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

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

Ready to apply to be a USO San Diego volunteer?

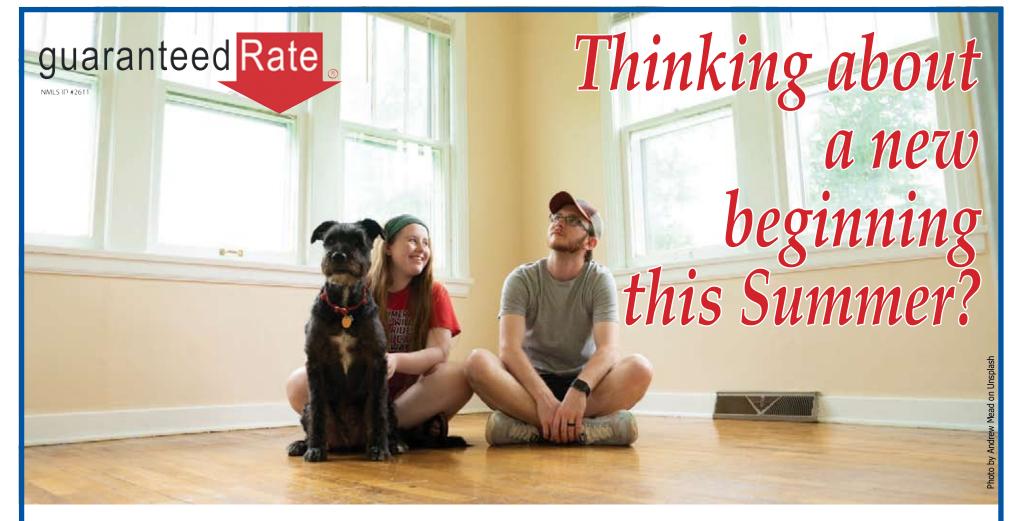
Visit https://volunteers.uso.org/

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

Positions may be available around San Diego county at:

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





Let us help you use your VA home loan benefit

Guaranteed Rate is your trusted VA loan expert.

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

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

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

Contact me today to explore your options!



Mohamed Tawy

Producing Branch Manager/SVP of Mortgage Lending
CHAIRMAN'S CIRCLE

C: (619) 599-5643

rate.com/mohamedtawy mohamed.tawy@rate.com 12625 High Bluff Dr Suite 110, San Diego, CA 92130

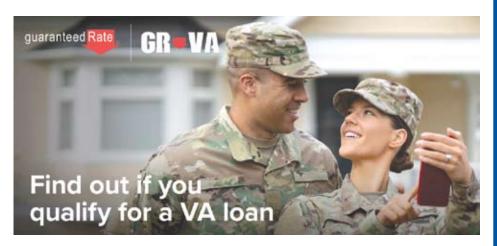






Receipt of application does not represent an approval for financing or interest rate guarantee.

Restrictions may apply, contact Guaranteed Rate or Mohamed Tawy for current rates and more information. CA: Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. Mohamed Tawy NMLS ID: 450660, AZ - 1018822, CA -CA DFPI450660, CO - 100522433, CT - LO-450660, DC - MLD450660, FL - L081708, GA - 450660, HI -HI450660, ID - MLO-2080450660, IL - 031.0065248, KS - LO.0049014, KY - MC738712, LA - Licensed, MA - MLO450660, MD - Licensed, MN - MN-MN-MLO-450660, MO - MO-450660, MT - 450660, MT - 194568, MT - Licensed, MJ - Licensed, NJ - MLO-450660 Guaranteed Rate Inc.; NMLS #2611; For licensing information visit nmisconsumeraccess.org



Find the right VA loan for you

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

Proud partner of the USO

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

Great savings & choice

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

FREE appraisal on home purchase or refinance

In honor of your service and to show our gratitude, we are offering a FREE Appraisal on a home purchase or refinance through July 31, 2024.

A dedicated team of VA loan experts

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