



Blackjack Banner



From the Captain's Desk

Hello Everyone! I hope this newsletter finds you in Great Spirits and Holiday Cheer.

Last month we were greatly disappointed as we were expecting to welcome home DET TWO, when at the last minute the DET was recalled to the Mediterranean to provide support for pending National Tasking. It makes me extremely proud that the DET was prepared to answer the call and I am overjoyed with the DET's success and the professionalism they have displayed during such an extensive deployment. We are expecting to get the DET home shortly before Christmas and I thank our families and friends for their patience in seeing their loved ones return home. I know this has been a trying time for you all.

Here at home guard we stand ready to support the DET, continue to increase our proficiency, conduct BOLD ALLIGATOR 13 planning and prepare for the Holidays. This month we were also blessed with the news of 18 personnel getting advanced! Congrats go out to AC1 V. Anderson, AC2 Bacus, AC2 Cespedesurena, AC3 Cooley, AC2 Cunningham, IT3 Doefler, AC2 Eyges, AC3 Gardner, AC3 Huffman, AC3 Kauahi, OS3 Laginess, IT2 Lee, AC3 McCloud, AC2 Norris, AC2 Ortiz, AC3 Phelps, AC3 Theis, and AC3 Vicioso.

Last month I reported that we would be hosting a Holiday Party for our children on 14 Dec. Unfortunately due to a conflict in schedule; this event has been cancelled; so I apologize if this has inconvenienced any of our families.

Our annual holiday party is still scheduled for 8 January at the Funny Bone. It is expected to be a great time and I look forward to welcoming the squadron back from the holidays and kicking off an outstanding new year!

As a reminder, there are a couple of ways to get the newsletter, either by email or going to our web-site, <http://ww.tacron21.navy.mil>, and selecting "newsletter." If you know of anyone that you would like to receive the newsletter, please send their email address to: Megan.mills@navy.mil or Adrian.adkins@navy.mil

Again, I am honored to be your CO and I look forward to the continued success of this Great Squadron!

Have a Safe and Happy Holiday!

Sincerely,
CDR Lloyd B. "Chilly" Mack



VOLUME 1, ISSUE 4

DECEMBER, 2012

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Senior Enlisted Corner

Hello Blackjacks, family and friends! The Holiday Season is upon us and we're all looking forward to the arrival of our fellow Sailors and Marines from deployment. Is there a "White Christmas" in the forecast? Well, I don't know about that but I truly hope that it is a joyous day for all Blackjacks and their families. I am very proud to serve with you all. Merry Christmas!

Interested in volunteering in your local community or on base? OS2 Macias and OS1 Kennedy can help get you pointed in the right direction. Also, a quick search of the web can connect you with

hundreds of organizations in need throughout the year. You can make a difference.

Congratulations to the following Sailors for advancing to their present rank: AC1 V. Anderson, AC2 Cespedesurena, AC2 Bacus, IT2 Lee, AC2 Ortiz, AC2 Norris, AC2 Eyges, AC3 Phelps, AC3 McCloud, AC3 Theis, AC3 Cooley, OS3 Laginess, AC3 Gardner, AC3 Vicioso and IT3 Doerfler.

Welcome goes out to our newest members and families to our squadron: AC2 Green, ACAN Beltran, AN Tiemstra, ACAN Cole, AC2 Finks and CSSN Chrysler.



ACCM (AW/SW) Smith

Resource of the month

Family Employment Readiness Program (FERP)

The Navy recognizes that frequent relocation associated with military lifestyle creates tremendous career challenges for military family members. The FERP program addresses those challenges in workshops, one-on-one career counseling, and with self-help resources. Current information about local labor market trends and opportunities assist with finding rewarding employment.

With over 55% of today's military spouses working, FFSC employment assistance is a valuable resource.

Each FFSC has a Career Development Resource Center (CDRCs) to assist spouses, family members, and transitioning military personnel in finding employment.

Overview of Services

Employment-related workshops such as:

- Interview Techniques and Resume Writing
- One-on-one counseling for employment, career and transition concerns
- Current job listings — access to computerized job databases and printed job listings
- Electronic posting of resumes to job vacancy bulletin boards
- Mock interviews

- Resume critiques
- Internet access and numerous employment resources
- State-of-the-art technology
- Virginia Employment Commission (VEC) — co-located at the Norfolk and JEB Little Creek/Fort Story sites, offering access to the VEC's computerized job bank
- ◆ Contact the Little Creek FFSC at (757) 462-7563.
- ◆ Until next time, thanks for all that you do in support of TACRON 21 and our great Navy. Be safe!

Sincerely,
Kelly E. Smith
ACCM(AW/SW)

TACRON 21 Deployed Fall Frockee's



AC2(AW) Bacus, AC2(AW) Norris, AC3 Phelps, AC2(AW) Eyges, OS3(SW) Laginess, AC3(AW) McCloud, IT3(SW) Doerfler, and AC2(AW/SW) Ortiz.

TACRON 21 Home Guard Fall Frockee's



AC3 Cooley, AC2(AW/SW) Cespedsurena, IT2 Lee, AC3 Gardner, AC3 Thies, AC3 Vicioso

A Word on Holiday Safety



The holiday season is rapidly approaching. We are all looking forward to special gatherings and celebrations with loved ones. Decorating your home for the holiday season can bring joy and satisfaction when safety is kept in mind. Every year nationwide, there are an estimated 128,700 fires with 1,650 injuries and 415 deaths during the holiday season. Decorations, cooking and candles are to blame for many house fires and nearly \$25.5 million in property damage.

A little caution and planning while decorating may help keep this season safe.

Poisonous decorations: Be alert and aware of toxic decorations. Mistletoe, holly berries and poinsettia may be poisonous if swallowed, especially to children and animals. Many old forms of tinsel contain lead. Discard old tinsel if you are not sure of its composition. Fire salts, which produce a multicolored effect when thrown on burning wood, contain heavy metals, which when swallowed, may cause serious gastrointestinal problems and vomiting. Should your child consume any of these hazardous substances, immediately call your physician and the National Poison Control Center at 1-800-222-1222.

Fireplaces: Fireplaces are very inviting and festive during the holidays. Have your chimney inspected and cleaned by a professional prior to the start of every heating season. Creosote, a chemical substance that forms when wood burns, builds up in chimneys and can cause a fire if the chimney is not properly cleaned. Protect your family and home by using a sturdy screen when burning fires. When starting a fire, remove decorations from the area and be sure that the flue is open. Remember to burn wood only. You should not burn wrappings or evergreen boughs as they can burn extremely fast, throwing off sparks and burning debris, which could cause damage to your home inside and out. Safely dispose of wrappings with your normal trash collection. Never use flammable liquids in a fireplace.

Portable space heaters: Place space heaters at least three feet away from anything combustible, including wallpaper, bedding, clothing, pets and people. Leave space heaters operating only when you are in the room. Turn off before going to bed. Don't leave children and pets unattended with space heaters. Remind family members that drying wet clothing over a space heater is a fire danger.

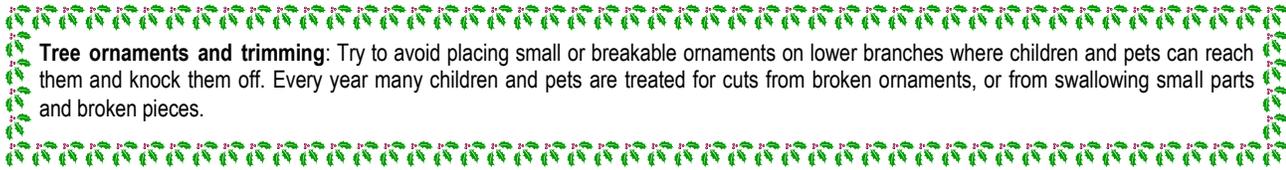
Wood stoves: Confirm your wood stove or coal stove bear the label of a recognized testing laboratory, and meets local fire codes. Follow manufacturer's recommendations for proper use and maintenance. All chimney connections and chimney flues should be inspected at the beginning of each heating season and cleaned if necessary. Please follow the same safety rules for wood stoves as you would for space heaters. Burn only wood, and be sure the wood stove is placed on an approved stove board to protect the floor from heat and hot coals. Check with your local fire department and check local codes before having your wood stove installed.

Cooking with care: A general rule when cooking is to avoid wearing loose clothing. It can be ignited by hot burners. Turn pot handles in. Don't store items on top of the stove, they can catch on fire. Keep kitchen appliances clean and in good condition, and turn them off after use. Don't overload electrical outlets and avoid using appliances with frayed or cracked wires and cords.

Tree safety: When buying a natural tree, the most important safety factor is freshness. The higher the moisture content the less likely it is to dry out and become a fire hazard. Always check for freshness by examining the needles. The needles should bend between your fingers without breaking. Also, tap the tree on a firm surface, if a large number of needles fall off, the tree is too dry. Do not rely on the tree color as many are sprayed green. To keep your tree fresh longer, before you decorate, cut approximately two inches off the trunk, then mount in a sturdy water holding stand with wide spread legs and water the tree daily. To further reduce possible fire hazards, locate the tree away from fireplaces, wall furnaces and other heat sources. Do not block stairs and doorways. Always dispose of the tree when needles begin to fall off in large quantities.

Designate a driver: When attending wonderful holiday parties, always designate a non-drinking guest to be your driver. If you are the host of the holiday celebration, be sure there are non-alcoholic beverages available for the guests. Also please keep in mind that during the holiday months more people travel than at any other time of the year. Wearing a seat belt is the easiest and best way to help prevent injuries in a motor vehicle accident. Remind passengers to also wear safety belts.

A Word on Holiday Safety (continued)



Tree ornaments and trimming: Try to avoid placing small or breakable ornaments on lower branches where children and pets can reach them and knock them off. Every year many children and pets are treated for cuts from broken ornaments, or from swallowing small parts and broken pieces.

Holiday lighting : When using electric lights, check for broken or cracked sockets or frayed wires. Replace the string of lights as necessary with UL approved lights. Take note of indoor and outdoor designation when hanging lights. To avoid overloading extension cords, connect no more than three sets of lights to one end. Outlets should be readily accessible for quick disconnection if an emergency arises. Avoid using lighted candles on or near a tree or other decorations. All the lights should be securely fastened to the tree. Try and prevent bulbs from coming in contact with the needles or branches. Remember to turn off all holiday lights when you leave home or retire for the evening.

Outdoor lights should be weatherproof and clearly identified for outdoor use. Remove outdoor lights when the holiday season is over. Decorative lights are not designed to withstand prolonged exposure to the elements.

Always take care when burning candles. Be sure they are kept away from decorations or other combustible materials. Don't leave children unattended in a room with lit candles, and keep candles, matches and lighters, out of the reach of children. It is highly recommended that you should not display burning candles in windows or near exits.

Should you choose an artificial tree, make sure it bears the UL label. To avoid electric shock on metal trees, use a colored spotlight in lieu of electric lights. Plastic trees should be made of fire resistant material. As with natural trees, keep away from all heat sources.

Food Safety: Holiday buffets are convenient and a fun way to entertain crowds, but leaving food out for long periods of time can invite bacteria that cause food borne illnesses. Keep your holiday foods safe, cook them thoroughly, use shallow containers and never leave them sitting out more than two hours. Keep food at appropriate temperatures.

Finally as in every season, have working smoke alarms installed on every level of your home, test them monthly, and replace batteries every six months. Know when and how to call emergency services and remember to practice your home escape plan.

FINANCIAL PLANNING TO SURVIVE THE HOLIDAYS

Sailors should create a holiday spending plan now to avoid post-season financial hardship. Examine holiday priorities and figure out what is most important to you, instead of spending your hard-earned money on something just because it's a holiday tradition; make sure it's a tradition that is important to you and your family. Do not spend out of habit, obligation or guilt. Tracking expenses when paying for holiday purchases will help Sailors and families stay true to their priorities and objectives.

Determine your holiday spending limit by making a list of what you will spend on different categories or purchases and be realistic and make sure that whatever you elect to spend will not exceed what you can afford. A little research of market prices, retailer ads and deals around town can go a long way toward understanding how you can match your purchase dollars with items for sale and don't forget to clip, cut and stack coupons for the best results.

Sailors should also consider alternative gift-giving options like making homemade gifts or cooking food, volunteering as a family to help neighbors, friends and relatives or making a coupon to give as a present that is redeemable for babysitting, lawn care, etc. Financial matters that occur from overspending or bad budgeting, such as failure to pay bills, bad credit, bankruptcy and foreclosures can negatively impact a Sailor's career, and affect mission readiness and the Navy's ability to transfer or retain Sailors.

Command financial specialists (CFSs) provide financial education and training, counseling, and information referral at the command level at no cost to Sailors and their families. FFSCs located worldwide provide financial education and counseling for Sailors and families as well.

Sailors experiencing financial challenges should notify their chain of command and work with their CFS to development a budget and explore additional options such as military relief societies, eligibility for interest rate reductions and other relief.

For more information about financial planning, budgeting or investing, contact the CFS, local FFSC or call the Navy Personnel Command customer service center at 1-866-U-ASK-NPC or email CSCMailbox@navy.mil.

Source: www.Navy.mil

TACRON 21's DET TWO at the End of the Deployment



TACRON 21 DET TWO's Air Traffic Controllers



TACRON 21 DET TWO's Operations Specialists



TACRON 21 DET TWO's Intelligence Community...



SOQ, JOQ, and BJOQ 4th Quarter!



Sailor of the Quarter, 4th Quarter Fiscal Year 2012, IT1(SW/AW) Calkins

Blue Jacket of the Quarter, 4th Quarter Fiscal Year 2012 IT3(SW) Doerfler



Junior Sailor of the Quarter, 4th Quarter Fiscal Year 2012 AC2(AW/SW) Brady

How all of DET TWO Feels at this point in Deployment



Newest Wave of Enlisted Air and Surface Warriors



From top to bottom left to right:
AC3(AW) Peder
OS3(SW) Laginess
AC3(AW) Martin
AC3(AW) Rogers
AC2(AW) Bacus



Newest Wave of Enlisted Air and Surface Warriors



AC2(AW) Dennler
AC3(AW) McCloud
AC3(AW) Shipman



AC2(AW) Eyles
AC2(AW) Norris
OS2(SW/AW) Vanlandingham



Some Spaces Around the Ship

A view of one lane in the berthing where 12 people sleep/live.



Our very small racks that after 8 months get a little old and have us dreaming of a nice Queen sized bed.



The tiny amount of space we have for storage under our racks to go with one small locker.



Some Spaces Around the Ship (Continued)



Frequently to do laundry or get things done around the ship we have to navigate hatches that aren't much larger than a pizza.



A view down a long P-way after the lights have been turned off.



The Iwo Jima in Rota getting ready for our transit home... or so we thought.



DET TWO Recap



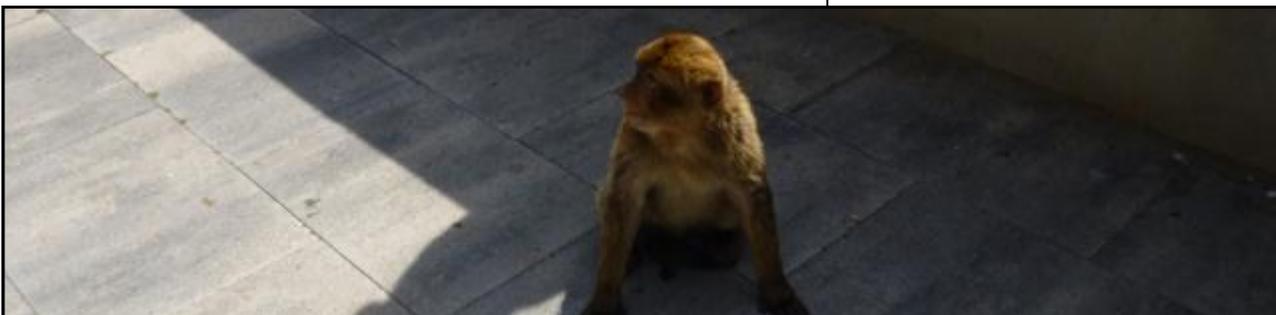
Top: Gunston Hall and New York.
Right: DET TWO Officers on the flight deck.
Bottom: DET TWO Enlisted taking a group photo on the flight deck.



The Rock of Gibraltar the First Time Around



Above: AC3 Simpson with the monkeys
Left: Senior Chief Midnight taking in the view
Bottom: Monkey hanging out.



Sues Canal Transit Part One



One of the Many Times in Aqaba Jordan



Top: Swimming in the Jordan Pier
Left: AC2 Brady, AC3 Rogers, and AC3 Phelps
Bottom: Base in Jordan



The Bald Head Brigade



Senior Chief Sullivan's Pinning on the Iwo Jima



Anchors Aweigh Banner from DET TWO Families



Chief McElroy's Re-Enlistment in the Suez

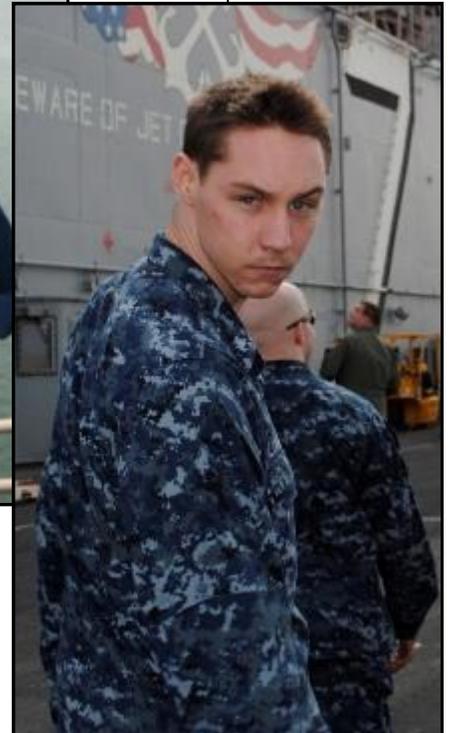


DET TWO Westbound in the Suez Going Home...or so we thought!



AC2 Eyes and AC1 Fortier

IS3 Lohkamp



DET TWO out on the flight deck enjoying some camaraderie transiting home

E5 and Below Females Out on the Flight Deck



Far and away the 1st and 2nd best IT's TACRON 21 has currently deployed



Recent trends in 401ks

If you're planning to leave the military soon, here is some news that should inspire you: not only do the majority of employers offer 401k retirement plans, they also make a matching contribution.

According to the Plan Sponsor Council of America's (PSCA) 55th Annual Survey of Profit Sharing and 401k Plans 73% of all 401k plans make a contribution on behalf of the employee. The number of employers contributing to employees 401K plans peaked at 76% in 2006.

In the wake of the recent recession, several employers ended matching contributions to their company retirement plan, but those same employers are now reversing themselves. The average employer match is 4.1%.

The arrangement typically goes like this: if an employee begins the company defined contribution plan (401k) and commits a certain percentage of gross pay, the employer matches the employees input usually by half, up to a certain percentage.

Specifically, if an employee begins by contributing 6%, the company chips in another 3% making the total contribution 9% of pay. For a person earning the national median salary of \$50,000, this would represent \$4,500 going into the retirement account annually.

The vesting period is the length of time an employee must stay in order to keep the match.

PSCA reported that the average vesting period is now three years.

Other trends identified in the study:

- 68% of employers offer target-dated funds (structured akin to TSP's Lifecycle Funds)
- 49% of employers now offer a Roth 401k option (after-tax contributions similar to a Roth IRA)
- 46% of employers now have automatic enrollment for their 401k plans (auto-enrollment means when you begin employment you are in the 401k and would have to opt-out to end contributions).



"MOST INVESTORS ARE BETTER OFF PUTTING THEIR MONEY IN LOW-COST INDEX FUNDS. A VERY LOW-COST INDEX FUND IS GOING TO BEAT THE MAJORITY OF PROFESSIONALLY MANAGED MONEY."
~WARREN BUFFET

It's a hit!

TSP's Roth option went into effect in May 2012 for federal employees. By the end of August, 20,000 participants had deposited about \$13 million into the after-tax option. By the end of September the number had swelled to over 51,000 investing \$48.7 million. The numbers are expected to get bigger as more become aware of it and now that the Roth TSP is available to all military members as of October.

"AN ECONOMIST IS AN EXPERT WHO WILL KNOW TOMORROW WHY THE THINGS HE PREDICTED YESTERDAY DIDN'T HAPPEN TODAY."
~LAURENCE PETER

Is Facebook detrimental to your financial health?

Marketing professors from Columbia University and the University of Pittsburgh have conducted a study that seems to suggest hardcore social network users tend to have lower credit scores and higher credit card debt. The study, Online Social Networks, Self-Esteem, and Self-Control, links "strong ties to online friends" to a temporary boost in self-esteem which leads to a loss of self-control.

"NEVER SPEND YOUR MONEY BEFORE YOU HAVE IT."
~THOMAS JEFFERSON

New credit card is here to help those with compulsive urges

Need a little help overcoming a temptation that leads to self-destructive behavior? The new Next Step Card (NSC) may be for you.

The NSC is a pre-paid card that is available as of October 2012 through nextstepcard.com. It comes with optional controls so that the cardholder and/or a co-signer can block transactions with certain vendors.

The card is the brainchild of three men who are recovering alcoholics and felt a credit card with self-tailored restrictions would be helpful.

For example, if a person is trying to give up drinking, they can block any transactions with the local liquor stores or bars. Out to suppress gambling urges? You can block certain internet sites or local betting parlors.

If you're a shopaholic and your overspending is putting you in financial peril, you can block all of your favorite retailers.

The card even allows the user to place daily limits on spending or withdrawals from the ATM machine. These are features that make the card potentially appealing for parents who feel the need to place restrictions on free-spending teenagers.

The problem is that all of these restrictions come with a steep price. The NSC has a \$9.95 purchase price and \$14.95 monthly maintenance fee which cost the cardholder about \$190 in the first year.

It is hard to predict whether the NSC will catch-on and ultimately be useful in curbing detrimental behavior. A person with sufficient motivation may still find a way.

MCDONALD'S RESTAURANT FOUND THAT THE AVERAGE TRANSACTION ROSE FROM \$4.50 TO \$7.00 WHEN CUSTOMERS USED PLASTIC INSTEAD OF CASH.

Going up again

The annual limit for contributions to TSP and other employer sponsored 401k plans is increasing in 2013 to \$17,500 from \$17,000. This is the second year in a row the limit has increased by \$500. The new limit can be reached with a monthly contribution of about \$1,458. If you are over 50, the total yearly contribution limit is now \$23,000 since the additional catch-up amount of \$5,500 remains unchanged.

"YOU CAN MAKE MORE FRIENDS IN TWO MONTHS BY BECOMING INTERESTED IN OTHER PEOPLE THAN YOU CAN IN TWO YEARS BY TRYING TO GET OTHER PEOPLE INTERESTED IN YOU."
~DALE CARNEGIE



Important to know when paying extra

The Credit Card Accountability, Responsibility and Disclosure Act of 2009 (CARD Act) includes a provision that requires credit card issuers to apply customer payment amounts above the minimum to the portion of the balance with the highest interest rate. This is important when a single credit card account has multiple interest rates associated with portions of the balance.

For example, a credit card statement can arrive with the purchase portion of the balance at one interest rate, cash advance portion at a different (usually higher) interest rate, and perhaps another portion of the balance, say balance transfer, at a third rate.

So if you pay more than the minimum, the card issuer must apply the minimum payment to all portions of the balance, then the extra amount to the highest APR.

The only exception to this rule is for *deferred interest rate programs*. A deferred interest rate program is typically advertised as "same as cash" by card issuers. If you pay off the entire balance before the deferred interest rate period ends, you are not charged any interest. (As a warning, if you don't pay off the balance before the deferred interest period ends, you are charged interest from the date of purchase.)

So if you have any other balances on your card and also a deferred interest balance, the CARD Act states that the card issuer must apply the entire payment amount above the minimum amount due to the deferred interest rate balance for the last two billing cycles before the deferred interest period ends. This exception to the rule allows you the opportunity to pay off a deferred interest balance and avoid being charged interest for any card that has multiple balances.

"THE WAY TO GET THINGS DONE IS NOT TO MIND WHO GETS THE CREDIT FOR DOING THEM."
~BENJAMIN JOWETT

Cause for Concern

For the second straight year, the Social Security system has paid out more in benefits than it has received in revenue. Amid a growing sentiment that Social Security won't be around for future generations, the last two years have been a warning flag. For fiscal year 2012, the retirement system took in \$736 billion, but paid out \$806 billion according to the Congressional Budget Office. The reasons for the disparity are twofold: unable to find a job, more are taking early retirement at age 62, and the 2% drop in the Social Security payroll tax to 4.2% from 6.2%. The reduced tax rate is scheduled to end at the end of the 2012.

"ENJOY THE LITTLE THINGS, ONE DAY YOU MAY LOOK BACK AND REALIZE THEY WERE THE BIG THINGS."
~ROBERT BRAULT

Your New Year's resolutions

Organizational experts Franklin/Covey haven't completed their annual survey of New Year's Resolutions for 2013 yet, but if it resembles 2012, you can count on two things: physical and/or financial fitness will top most people's list, and most resolutions will be broken and forgotten within six months.

Here's a sampling from last year:

- Percentage of Americans who make New Year's resolutions: 45%
- Resolutions still being pursued after one month: 64%
- Resolutions still being pursued past six months: 26%
- Percentage of people who are successful in achieving their goal: 8%
- Top three resolutions:
 - (1) physical fitness
 - (2) financial fitness
 - (3) lose weight

We're not here to discuss physical goals, but how about a different approach to the financial resolutions? Consider taking a little time and answering four questions about yourself:

Do I know what I'm doing with my money? There is a very simple process to answering this question. Take out a blank piece of paper and fold it in half. On one side, write down how much income you received in the entire month of November. On the other side write down what you did with it. Rent, utilities, phone, food, etc. Use any resources or websites available to you like bill paying services or online bank statements. The objective is to make the two totals match. If you can come within \$100 of identifying what you did with one month's income, congratulate yourself! If you were not able to come within \$400,



the answer to the question is NO.

On present course, when will I be debt free? The answer to this question involves making a list including the name of each creditor, the balance, the payment and the interest rate.

Be sure to include any debts paid by allotment. If you don't know the interest rate, call the company and find out. Once you have this information, call any Fleet and Family Support Center and ask them to run the Full Steam (Power Payment) program for you and you'll have the answer.

Do I have a savings account with a balance that makes me feel secure? This answer requires complete honesty on your part and it is vitally important. Studies have shown that those who establish and maintain a savings account (especially at a young age) typically go on to become wealthy.

Have I started my own wealth building plan? This is another easy one to answer. Are you making regular contributions to TSP, an IRA, or other investment? If the answer is no, the solution is simple. Go to mypy.dfas.mil, log on to your account and designate at least one percent to go into TSP and you're in!

Simply answering these questions can lead you to a greater awareness and hopefully a greater interest in your financial situation. Need help? Contact a Fleet and Family Support Center near you.

"YOU HAVE ENEMIES? GOOD. THAT MEANS YOU'VE STOOD UP FOR SOMETHING IN YOUR LIFE."
~WINSTON CHURCHILL

Get financially naked, how to talk money with your honey

By Manisha Thankor and Sharon Kedar

More than any other single notion on the subject of personal finance this book suggests the following: women can't do it on their own. Three years prior to the publication of this book, Manisha Thankor and Sharon Kedar co-authored a book called "On My Own Two Feet: A Modern Girls Guide to Personal Finance". At least in the context of a committed relationship, the message here is that communication and cooperation with your significant other can make for a far easier path to financial success.

While it is recognized that women make the majority of financial decisions in a marriage (see *Bits and Pieces* page 8), there is also acknowledgment that when these decisions are made together in support of common goals the outcomes can be far more positive.

The subtitle of the book "How to talk money with your honey," is treated to great focus throughout, but the more important question they answer is why?

First, the question of *how*. Start with the basics of each others debts, earnings, credit and bank account balances. This is the process of becoming 'financially naked.'

Beyond the facts, the conversation is pushed into more subjective themes such as your partner's opinion on saving, a home, a car and proper use of credit cards. A person's financial beliefs tend to be a product of their life experiences and family attitudes.

Examples of specific questions to ask each other:

- What is your best/worst memory that relates to money?
- How was money handled in your household when you were growing up?
- What pops into your head when you hear the word M-O-N-E-Y?

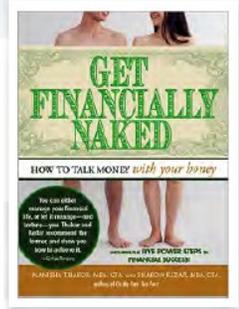
A lot of time is spent encouraging couples to peel away outer layers and reveal deeply entrenched values and beliefs about money. Are they compatible? Is there common ground? Can common goals be developed?

The answers can be especially difficult when we are talking about two people who have more mature financial personalities, marrying later in life.

With respect to *why* it is important to have these sometimes difficult conversations, the answer is twofold.

The obvious part is staying within affordable limits set by income and savings. A lot of time is spent on major decisions like buying a house, a car and having children.

However, attitudes and beliefs about money can be very personal. Getting financially naked is above all, treated as one of the ultimate acts of intimacy that can bring two people closer together in the spirit of joint accomplishment.



"RUMOR TRAVELS FASTER, BUT IT DOESN'T STAY PUT AS LONG AS TRUTH."
~WILL ROGERS

What are you making on the money?

Ever take a good look at your paystub or LES to see how much you contribute into the Social Security system?

Currently, and for the last two years, the percentage deducted for Social Security is 4.2%. This percentage is due to return to 6.2 at the beginning of 2013. For the average wage earner, this will translate into about \$80 less per month. That is the small picture.

The big picture is this: over the course of your working life, your contributions into the Social Security System add up big.

Have you ever wondered what kind of return you will be getting on these contributions when you begin to receive Social Security income? That is, how much are you actually making on these deposits?

Well, the folks at the Social Security Administration recently released a report that begins to answer this question. They looked at a bunch of different scenarios and concluded that for today's working generation the returns may not be great, but they are not negative.

Turns out there are a bunch of different assumptions that need to be made to come up with a rate of return. For example, unless you're self-employed you are only making half the contribution with your employer required to make the other half.

Another factor is how long you live, and when you begin taking benefits, not to mention how much you actually paid into the system.

So, here's how the analysis was set-up: they took several different levels of wage earners, assumed they started taking benefits at the normal retirement age (instead of beginning early) and lived to their normal life expectancy.

Among the findings:

Social Security favors very low wage earners by providing a relatively higher level of benefits on the lowest amount of wages.

It also favors the traditional household where one spouse works and the other spouse is a homemaker by paying a spousal benefit to those who earned very little or nothing at all.

And the rate of return?

For the median wage earners (presently, the median income is about \$51K) who are currently age 63 or younger, under the current law, Social Security estimates the real rates of return will range from 2.13 percent to 4.66 percent per year. If you've earned below average wages, the deal gets a little better. If you are an above average wage earner, the deal gets a little worse. Most fall between the two to four percent range.

Of course, the Social Security system includes survivor benefits as well as disability benefits for those who qualify. Especially for those on the higher end of the rate of return range, as a risk-free investment one could surely do worse.

"THE HARDEST THING TO UNDERSTAND IN THE WORLD IS THE INCOME TAX."
~ALBERT EINSTEIN

Fleet & Family Support Centers Mid-Atlantic Region

CONNECTICUT
SUBASE New London..... (860) 694-3383

HAMPTON ROADS, VIRGINIA
JEB Little Creek/Fort Story..... (757) 462-7563
NAS Oceana/Dam Neck..... (757) 433-2912
NAVSTA Norfolk/ Portsmouth ... (757) 444-2102
Newport News Shipyard (757) 688-6289
NSAHR Northwest Annex..... (757) 421-8770
NWS Yorktown (757) 887-4606

NEW HAMPSHIRE
NSY Portsmouth..... (207) 438-1835

NEW JERSEY
NAVWPNSTA Earle..... (732) 866-2115

NEW YORK
NSA Saratoga Springs (518) 886-0200 x 146

RHODE ISLAND
NAVSTA Newport (401) 841-2283

WEST VIRGINIA
NIOC Sugar Grove (304) 249-6519

www.cnic.navy.mil/navylifema



Come Out and Enjoy a night of
“Excitement, Laughter and Fun”
TACRON 21 Holiday Party

January 08, 2012
1800-2300

Some of the Biggest Headliners in comedy. Lavell Crawford, Darren Carter, and Eddie Griffin are a few comedians that have hit the stage.



“Dancing, Food and Door Prizes All Night”

Normally a show and dinner would run you close to \$60.00 a person!

Get Your Tickets Now:



Holiday Party Things To Know:



Safe Ride Program:

For A Taxi Call: (757) 855-0000

NAB Little Creek
Bldg. T-111
Norfolk, VA 23521

QD: (757) 462-8115 ext. 0

SEL: (757) 339-9122

SDO: (757) 287-3923

Local Hotels: Government Holiday rate \$89.99 a night

Westin Hotel & Resorts
757-557-0550
4535 Commerce Street

Hilton Garden Inn Virginia Beach Town Center
757-326-6200
252 Town Center Drive

Child Care Option

Child Development Center (CDC) JEBLCS

757-462-4815

Requirements:

- Fill out application one week prior.
- 6 weeks - 12 years old ***Call 2 weeks in advance with date and time needed.**
- Update shot record/physical



News Release



FOR IMMEDIATE RELEASE
November 30, 2012

ATK-12-124

Amanda Reidelbach, DRPT
804 786.7432

Christina Leeds, Amtrak
202 906.3860

SPECIAL \$19 TICKET NOW AVAILABLE FOR NEW AMTRAK VIRGINIA NORFOLK SERVICE Special introductory fare available through December 30

RICHMOND, VA. – To celebrate the new Amtrak Virginia service to/from Norfolk, a special fare of only \$19 is available for tickets between Norfolk and Washington, D.C. through December 30. Tickets are available at this price starting today, including for the historic inaugural train on Dec. 12.

The new fare special was announced at a press conference today in Norfolk. The \$19 introductory fare is valid for trips between Norfolk and Washington, D.C. and all intermediate cities including Petersburg, Richmond, Ashland, Fredericksburg, Quantico, Woodbridge and Alexandria. Travel must be booked by Dec. 17 for travel between Dec. 12 and Dec. 30. Advance reservations are required a minimum of one day prior to travel. This offer is valid for travel on Trains 71, 88, 125, 157 and 174 only. Additional restrictions apply.

This new daily service will provide a same-seat trip from Norfolk to Washington, D.C., Baltimore, New York City and more. Passengers may book travel via AmtrakVirginia.com, the Amtrak [iPhone app](#) or the Amtrak [Android app](#), or by calling 1-800-USA-RAIL for any station along the route between Norfolk and Boston using the train numbers below:

Northbound Norfolk Service			
Days	Train Number	Departs Norfolk	Arrives Washington, DC
Monday – Friday	174	4:50 a.m.	9:44 a.m.
Saturday – Sunday	88	6:05 a.m.	10:55 a.m.

- more -



For Information Contact:
 Georjeane Blumling
 Vice President, Public Relations
 757-233-3825
gblum@tidewater.aaa.com

AAA Tow to Go Program -2012-2013

Beginning October 31, 2012 at 9:00pm until January 1, 2013 at 6:00am. AAA Tidewater Virginia will offer the *Tow to Go* program in Hampton Roads. This program is for the Greater Hampton Roads area only (cities listed below). *The single goal of the program is get the individual and their vehicle home safely.*

- The program is in effect beginning at *9:00 PM on Wednesday, October 31, 2012 until 6:00 AM, Tuesday, January 1, 2013.*
- The program is available to AAA members and non-members at no charge.
- The program is not a substitute for designated drivers.
- Service will be provided to the requesting individual only, no stand-ins.
- No reservations allowed.
- The requesting individual must be with the vehicle at time of service and have the keys to the vehicle.
- The only service that is to be provided under the "Tow to Go" is towing to the individual's residence. No light service will be provided under the "Tow to Go".
- AAA and our contractors will not provide service in situations involving law enforcement, i.e. DUI accident tows unless requested to do so by law enforcement.
- This program provides towing within the Greater Hampton Roads area only which includes the Cities of Virginia Beach, Norfolk, Portsmouth, Chesapeake, Suffolk, Newport News, Hampton, Poquoson, Yorktown and Williamsburg, VA.
- Service will be provided to "regular" vehicles only – no large trucks or RV's.
- Convenience tows are not covered. For example, if an individual wants the vehicle towed from one bar to another or from a bar to a shopping center, etc. (towing to residence only).
- A bartender may call on behalf of an individual who needs to be towed.
- The tow truck will only allow the owner/driver of the vehicle and one other rider in the tow truck.



TACRON 21
2200 Knox Road
Building T-111
Virginia Beach, VA 23459
Phone: 757-462-4465

DET TWO
TACRON 21 DET TWO
C/O IWO JIMA LHD7
FPO, AE 09501

Note: Mail will no longer be forwarded from CONUS to the ship due to proximity of return date.

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OSC(SW/AW) McElroy
AC2(AW) Bacus



DECEMBER BIRTHDAYS

- IT1(SW/AW) Calkins, December 9
- LT Carey, December 9
- LCDR Torres, December 14
- CDR Bushman, December 17
- YN3 Price, December 19
- AC2(AW) Dennler, December 21
- AC2(AW) Smith, December 22
- AC3(AW/SW) Simpson, December 30
- LT Bravo, December 31



Hails and Farewells
We would like to wish the following Blackjacks the best of luck as they depart TACRON 21:
ACC(AW/SW) Bacon
Welcome to the Blackjack family:
ACAN Beltran