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COMMANDER IN CHIEF'S



INSTALLATION
EXCELLENCE AWARD
2013

Naval Support Activity Panama City

The Coastal Courier
Naval Support Activity
Panama City

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Naval Support Activity Observes Change of Command



Commander Christopher C. Serow



Commander Anthony J. Anglin

PANAMA CITY, FL– Naval Support Activity Panama City will observe a Change of Command Ceremony Friday, August 30, as Cmdr. Christopher C. Serow, USN, relieves Cmdr. Anthony J. Anglin to become the fifth Commanding Officer of NSA PC since the command was established in 2003.

The traditional ceremony will begin at 10 a.m. and will be held in the MWR Gymnasium Bldg. 126. Guest speaker Capt. Steven H. Blaisdell, Chief of Staff, Commander, Navy Region Southeast, will officially appoint Cmdr. Serow to his new post.

Cmdr. Serow reports to NSA PC from his previous post as Branch Chief, Strategic Deterrence and Global Strike Policy, United States Strategic Command.

Cmdr. Serow was born in Brooklyn, New York, and attended Long Island University, where he graduated magna cum laude with a Bachelor of Science degree in Communications. He enlisted in the United States Navy in August 1995 and served as an Aviation Electronics Technician until he was selected to attend Officer Candidate School in Pensacola, Florida where he was commissioned an Ensign in November 1996.

Cmdr. Serow attended flight training and was designated a Naval Flight Officer (NFO) in April 1998.



Captain Steven H. Blaisdell
Chief of Staff
Navy Region Southeast

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NSA PC Change of Command (cont'd)

Cmdr. Serow's Operational tours included PATROL SQUADRON TEN (VP-10) in Brunswick, ME, where he served as a Mission Commander and Instructor Tactical Coordinator for the P-3C anti-submarine and maritime surveillance aircraft, Command Security Manager, Readiness Officer, and NFO Naval Air Training and Operating Procedures Standardization (NATOPS) Officer. During this tour he completed three deployments to various sites, to include Sigonella, Sicily, Souda Bay, Crete, Roosevelt Roads, Puerto Rico, and Keflavik, Iceland, and flew in support of Operations ALLIED FORCE and ENDURING FREEDOM. At FLEET SUPPORT UNIT TEN (FSU-10) in Whidbey Island, WA, he served as Instructor Tactical Operator, Training Officer, and Operations Officer, deploying to Misawa, Japan and Al Udeid, Qatar in support of Operation IRAQI FREEDOM. In December 2007 Cmdr. Serow reported to PATROL SQUADRON FORTY (VP-40) in Whidbey Island, WA as a Department Head and served as Tactics Officer, Training Officer, and Operations Officer. He deployed to Comalapa, El Salvador to conduct counterdrug operations and to Baghdad and Tallil, Iraq, again in support of Operation IRAQI FREEDOM.

Ashore, Cmdr. Serow served as a P-3C Fleet NATOPS Instructor, Weapons and Tactics Instructor and Fleet Training Division Officer at PATROL SQUADRON THIRTY (VP-30) in Jacksonville, FL. In 2010, he reported to US Strategic Command in Omaha, Nebraska, responsible for strategic policy and doctrine analysis.

Cmdr. Serow has been awarded three Air Medals, three Navy Commendation Medals, the Army Commendation Medal, the Navy Achievement Medal, and numerous unit, service, and campaign ribbons and medals. CDR Serow is married to the former Lisa Archambeault of Jacksonville FL. The Serows have three children.

Cmdr. Anglin, a native of Philadelphia, PA, assumed command of NSA PC June 30, 2011. He enlisted in the Navy in 1982 and served four years as an Aviation Anti-Submarine Warfare Technician before earning an appointment to the U.S. Naval Academy, and was commissioned an Ensign in 1990. Commander Anglin has a Master of Science, in Engineering Acoustics from the Naval Postgraduate School and a Master of Business Administration with a subspecialty in Technology Management from National University.

During his tenure at NSA PC, Cmdr. Anglin set a very high standard in installation management, delivering unparalleled results in base efficiency, environmental stewardship, community relations and energy conservation. Under his leadership, NSA PC received the 2012 Bingham Award for Navy Exchange sales and service; the Secretary of the Navy Platinum Level Energy and Water Conservation Award; the 2011 Chief of Naval Operations Natural Resources Installation and Team Awards; the 2013 EPA Gulf Guardian Environmental Stewardship Award; the 2013 Commander, Navy Installations Command Installation Excellence Award and the 2013 Commander in Chief's Award for Installation Excellence.

Cmdr. Anglin has been awarded three Meritorious Service Medals, five Navy Commendation Medals, two Navy Achievement Medals, one Navy Good Conduct Medal, and numerous unit, service and campaign ribbons and medals. Cmdr. Anglin's next assignment is with Engineering Assessments Pacific, San Diego, California. He has been selected to be promoted to the rank of Captain.

Cmdr. Anglin is married to the former Yolanda Marie Owens who is a native of Los Angeles, CA. The Anglins have one son, Tony Jr.

Local IG Rep Helps Prevent Fraud, Waste, & Abuse

By Tepper McHugh, NRSE IG Satellite Office, NSA PC

Did you know that Naval Support Activity Panama City (NSA PC) has a forward detachment of the Commander Navy Region Southeast (CNRSE) Inspector General's (IG) Office?

The mission of the CNRSE IG is to (1) prevent/detect fraud, waste, abuse, mismanagement and (2) promote efficiency and effectiveness. We do that by inspecting, investigating, or inquiring into any and all matters of importance to the Department of the Navy/CNRSE/Installations. We serve as the "eyes and ears" for the Commanding Officer. The Naval Inspector General website <http://www.ig.navy.mil> has valuable information regarding matters appropriate for IG investigation.

If you believe an INDIVIDUAL has violated a law, rule, or regulation resulting in fraud, waste, or mismanagement of resources, please contact our CNRSE Hotline toll free at 1-877-657-9851; via email at: CNRSE_HOTLINE@navy.mil or you can contact the NSA PC local IG office and be placed in immediate contact with appropriate officials.

If you believe a PROCESS is inefficient or ineffective, contact your local IG rep at tepper.mchugh@navy.mil or 850-234-4789 (DSN) 436-6789; or you may also use above CNRSE Hotline contact information.

Emergency Response Exercises Prepare Southeast Bases for Disasters

By Mass Communication Specialist 1st Class (SW) Greg Johnson
Navy Region Southeast Public Affairs

JACKSONVILLE, Fla. – The Commander, Navy Region Southeast (CNRSE) Family Readiness Program hosted phase II of an Emergency Family Assistance Center (EFAC) exercise on board Naval Air Station (NAS) Jacksonville July 17.

The training was the second installment of a three-phase exercise designed to test the region's ability to establish and sustain EFAC operations in the days and weeks following the landfall of a hurricane.

Phase I, conducted on May 30, involved more than 30 Fleet and Family Support Center (FFSC) representatives from NAS Jacksonville, Naval Station (NS) Mayport and Naval Submarine Base (NSB) Kings Bay, as well as installation and training officers and emergency management personnel from all three bases. Phase II incorporated a variety of additional base organizations, such as the Navy-Marine Corps Relief Society, Navy Legal Service Office, Navy Gateway Inns and Suites, base housing and many others.

"This training is vital because it's not a matter of if one of our installations will be affected by a hurricane, it's a matter of when," said Rear Adm. John C. Scorby Jr., commander, Navy Region Southeast.

"Our ability to bring together multiple organizations and people to work as a cohesive unit is crucial to our recovery efforts in this kind of scenario, and I think training like this has a huge impact on our ability to respond when the real thing does happen."

The EFAC exercise is a continuation of the region's HURREX 2013, which tested the region's hurricane preparedness through a scenario involving multiple, simulated storms that made landfall near installations throughout the Southeast Region. While HURREX focused on pre-landfall preparations, the EFAC exercise was designed to focus on the recovery phase of disaster response.

In this scenario, NS Mayport and NSB Kings Bay residents were evacuated prior to landfall and each base suffered extensive flooding as the simulated storm passed. Afterward, FFSC personnel from all three participating bases worked with emergency management, training personnel and other installation departments to establish an EFAC on board NAS Jacksonville.

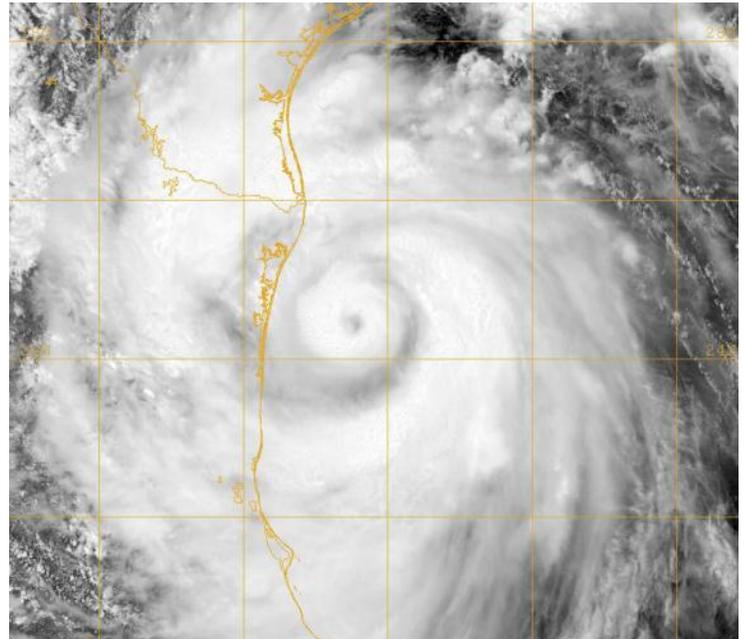
"Phase II of this exercise had a lot more moving pieces due to the fact that we brought in a variety of additional agencies to participate," said Carol Lucius, CNRSE Family Readiness Program work and family life coordinator. "To incorporate all these different people into this exercise is invaluable because we will be working together in the event of a real disaster and establishing roles, responsibilities and relationships is crucial."

After a real disaster, the EFAC would function as a hub for FFSC case workers and emergency response personnel to provide a wide range of support services for affected family members. According to Lucius, much of that support is managed through the Navy Family Accountability and Assessment System (NFAAS).

"After a disaster, people can go into the 'Needs Assessment' portion of NFAAS and specify what they need, then our case managers can go in and see what those needs are. We will then call them back and get them the appropriate resources," she said.

Although NFAAS is one of the primary methods for EFAC personnel to assess needs after a disaster, it is not the only one. People can also come directly to the EFAC for assistance, Lucius added.

"Circumstances can change very quickly in the days and weeks following a hurricane, so our recovery efforts need to be flexible and our services have to be adjusted accordingly," Lucius said. "It's important for us to identify exactly who we need to have in the EFAC based on what peoples' needs are. The EFAC is not staffed with only FFSC personnel, but there are a lot of other organizations involved, such as chaplains, medical, legal, housing and a long list of others. Part of this exercise is to establish a clearer picture of what resources we are likely to need in the EFAC at different times in the recovery process."



Emergency Response Exercises (cont'd)

After an actual hurricane, EFAC personnel would also coordinate with a number of civilian agencies and local officials in order to get people the help they need. Lucius said most people who seek help are in need of food, shelter, clothes or some other physical need, which makes it important to conduct this kind of exercise in order to be better prepared for recovery efforts when a real-world scenario occurs.

“The nature of an emergency or crisis event is that of unpredictability,” she said. “However, even though things will inevitably happen that we don’t necessarily expect, we still need to have a plan in place so that our people are confident in themselves, confident in their leadership and confident in the plan.”

Lucius said training like this is essential for preparing emergency management and FFSC personnel for an actual event, but it is equally as important for family members and dependents to know what to do in the event of an emergency.

“They really need to know about NFAAS. They need to know that it is essential for them to have their personal contact information updated in NFAAS so that when a disaster strikes, they can be contacted and they know how to contact somebody for help,” she said.

While phase II of the exercise included about 30 more participants than phase I, phase III of the exercise will expand even further and will include a number of civilian agencies and organizations, including the Federal Emergency Management Agency, Salvation Army and others.

Sailors, dependents and government civilians can log into NFAAS at <https://navyfamily.navy.mil> where they can update their contact information, report their status or submit a needs assessment.



(U.S. Navy photo by Mass Communication Specialist 3rd Class Kenneth R. Hendrix/Released)

NSA PC Conducts Disaster Response Exercise

The staff at Naval Support Activity Panama City Fleet and Family Support Center conducted a table top exercise in correlation with the regional Hurrex 2013 exercises on 23 May. They were able to review and simulate the processes that are in place to implement a family assistance center if a disaster affects this area. It is vital that all family readiness providers have a basic understanding of the processes of an Emergency Family Assistance Center (EFAC).

“Our focus is not on the approaching storm, but on the recovery efforts following it,” said NSA PC disaster case management specialist Debra Forand. “By doing these drills here locally we become more prepared and able to be better advocates for our Navy Families as well as our local commands.”

After a Storm the EFAC will be an accessible location for FFSC staff, case managers, emergency response works, and other support services as needed. It will be a safe zone for all families.

Practice makes perfect but when it comes to hurricanes and other natural disasters the FFSC staff are encouraged to always remain flexible, according to Kandis Bainter, Fleet and Family Support Center Director. “Disasters are unpredictable and anything is possible, and we will continue to strive to be the best advocates for our service members and their families,” Bainter said.

For more information about hurricane readiness or NFAAC, contact the NSA PC FFSC at 850-234-4898.

Fernandez Named Navy's Top Scientist

By Dan Broadstreet, NSWC PCD Public Affairs

PANAMA CITY, FL – The Naval Sea Systems Command (NAVSEA) announced July 31, 2013 that Naval Surface Warfare Center Panama City Division (NSWC PCD) Senior SONAR Engineer Jose E. Fernandez was named among the Navy's top scientists and engineers to receive the 2012 Dr. Delores M. Etter Top Scientist and Engineers Award for the Individual Category.

Assistant Secretary of the Navy for Research, Development and Acquisition (ASN RDA) Sean Stackley annually recognizes carefully-selected naval scientists and engineers to receive the Dr. Delores M. Etter Top Scientist and Engineers of the Year award.

"This award is to honor those people whose work and dedication has brought mission-essential technical solutions to Sailors and Marines throughout the Fleet," NSWC PCD Commanding Officer Capt. Scott Pratt said. "It is a prestigious award established in 2006 by former Assistant Secretary of the Navy Dr. Delores M. Etter to recognize scientists and engineers who have made significant contributions in their fields and to the Fleet."

NSWC PCD is a subordinate command of NAVSEA, which is the largest of the Navy's five system commands. NAVSEA accounts for one quarter of the Navy's entire budget and has 33 activities in 16 states. As a Provider Command, it has the responsibility of efficiently directing resource sponsors into the proper mix of manpower and resources to properly equip the fleet.

Pratt said Fernandez was chosen for this award for his tireless dedication and leadership efforts, specifically to advance the Navy's capabilities in the field of synthetic aperture sonar (SAS) technology as applied to the detection, classification and identification of underwater mines and unexploded ordnance.

"Mr. Fernandez is recognized as one of the Navy's premier experts in his field of work. His direction, leadership and expertise in SAS technology have reached the maturity level for transition to the Fleet," Pratt said. "This technology has established a new benchmark in SONAR system technology for the Navy. It helps the Navy by providing an unmanned systems approach in conducting time consuming and potentially dangerous missions. It is bringing us closer to one of our most important objectives, which is taking the human out of the mine field – taking our Sailors out of harm's way."



Jose E. Fernandez is the Senior SONAR Engineer and leader of the advanced SONAR group at the Naval Surface Warfare Center Panama City Division. Fernandez is responsible for developing, evaluating and demonstrating advanced SONAR techniques for the U.S. Navy. (RELEASED/Photo by Dave Sussman)

TRICARE Offers Home Prescription Delivery

By Yan Kennon, Naval Hospital Jacksonville Public Affairs

JACKSONVILLE, Fla. (NNS) – TRICARE Pharmacy Home Delivery offers a safe, affordable and convenient method of getting prescriptions delivered to patients' doors, by way of the U.S. Postal Service.

Home Delivery includes generics at no-cost; a 90-day supply for most medications; refills by mail, phone or online; and an automatic refill option. Active duty have no co-pays, while other patients have no co-pay for generics, \$13 for brand-name formulary and \$43 for non-formulary. For brand-name and non-formulary medications, the co-pays for a 90-day supply are about the same as a 30-day supply from a retail pharmacy - a savings of up to 65 percent.

"TRICARE Pharmacy Home Delivery offers patients the opportunity to save time and money on prescription medications," said Capt. Gayle Shaffer, Naval Hospital (NH) Commanding Officer. "For our patients, this means no waiting in line, no extra driving, and the assurance of safe, reliable and confidential receipt of medications. It also reduces DoD retail pharmacy costs and places hard-earned money back into the pockets of our nation's heroes and their families."

According to TRICARE, more than one million prescriptions are filled each month through Home Delivery, which is administered by Express Scripts, Inc.

Home Delivery is best suited for maintenance medications - those taken on a regular basis. Benefits of Home Delivery include free generic medications, refill reminders, help with renewing expired prescriptions, and a review of prescription history to help prevent harmful drug interactions. One of the most popular features is the automatic refill option, which ensures that patients don't run out of their medications. Patients can also refill their prescriptions manually - by phone, mail or online.

Prescriptions can be delivered to any address in the U.S. and its territories, including temporary addresses and APO/FPO addresses. Patients living outside the U.S. and its territories who don't have an APO/FPO address can have medications shipped to their U.S. embassy. Refrigerated medications can't be mailed to APO/FPO addresses.

To enroll at no-cost, there're three options: online at www.tricare.mil/homedelivery, by telephone at (877) 363-1303, or by mailing a registration form to Express Scripts Inc., P.O. Box 52150, Phoenix, AZ 85072-9954.

NSA PC Transition Specialist Serves on NW Florida Industry Task Force

Submitted by Kelly Wilson, Commander, Navy Region Southeast

Tim Bowers, Work and Family Life Specialist at Naval Support Activity Panama City's Fleet and Family Support Center, served on the Northwest Florida Skilled Technician Talent Supply Task Force March 1 through May 29 to evaluate existing assets and create a new regional approach for supplying world-class skilled technicians to Northwest Florida businesses.

With economic competitiveness as its primary driver, the task force developed short-term and long-term actions that address the skilled technician talent needs and supply in Northwest Florida. Membership of the Northwest Florida Skilled Technician Talent Supply Task Force included chief executive officers of private sector industry; executive directors of regional workforce boards, economic development agencies and chambers; superintendents of schools; principals of technical centers; presidents of state colleges.



Tim Bowers, Work and Family Life Specialist

Bowers served as co-chair of the Solutions Working Groups- Industry Certification. He provided a regional approach to certifications and insight on how military knowledge, skills and abilities translate for the competencies and consideration of certifications. He also served on the conference committee to develop and present a business proposal to allow a governance/accountability group to ensure success of the task force's recommendations, outcomes and actions.

According to task force participants, the Navy was well represented and Bowers was a catalyst in all of the work and meetings whose invaluable input and perspective were very well received and appreciated.

Chief Selectees Named



Chief Selectees for 2013 from tenant commands at Naval Support Activity Panama City are (from left to right) Aviation Support Equipment Technician Chief (Sel.) Raymond Tash, Naval Surface Warfare Center Panama City Division; Navy Diver Chief (Sel.) Jason Eppley, Naval Diving and Salvage Training Center; Logistics Specialist Chief (Sel.) Victor Stillgess, Naval Special Warfare Group 3, Future Detachment Shallow Water Combat Submersible; Navy Diver Chief (Sel.) Jason F. Webster, Navy Experimental Diving Unit; and Aviation Warfare Systems Operator Chief (Sel.) Brad Keller, Naval Surface Warfare Center Panama City Division. (Photo by Ron Newsome, NSWC PCD)

State Child Support Guidelines: What Parents Need to Know

By LT Keleigh Anderson, JAGC, USN
Legal Assistance Attorney, Naval Air Station Jacksonville

Raising children can be the most challenging yet most rewarding part of a parent's life. When parents do not remain together, raising those children can be even more of a challenge. How do we make sure that our children are financially supported after we no longer live as a family unit? Whether you are the custodial parent who wants to collect child support or the noncustodial parent who has to provide child support, knowing your rights and how to go about enforcing them is essential.

Who is eligible to receive child support?

Only custodial parents are eligible to receive child support payments. So what exactly is a custodial parent? The custodial parent is the primary caregiver, providing the daily needs of the child. If each parent spends relatively equal time with the child, it is the parent who spends slightly more time with the child. That being said, there may be other legal and practical hurdles to overcome before a custodial parent can receive child support. For example, the other parent will have to be located and/or paternity will have to be established.

How much is enough?

Some people are under the false impression that child support only needs to cover the very basics for a child, such as food and clothing. Wrong! Child support should include a variety of anticipated expenses, including but not limited to school fees, entertainment, medical expenses, and extracurricular activities. So, you ask, how do two parents who cannot get along come to an agreement on what these expenses should be? You do not have to – that's right! Federal law mandates that a state's child support guidelines apply to any court action or administrative proceeding in which there is an order determining child support. This could include a separation, divorce, paternity, or modification proceeding, just to name a few. This means that the amount of child support paid is based on guidelines defined by each state, not on what you as the parents think is the right amount.

What are child support guidelines?

Child support guidelines are standards used to figure out the support needed for a child and the amount a parent has to pay. Guidelines help to make sure that support amounts are fair. Every state has guidelines, but those guidelines may vary by state. In general, all of the guidelines are based on the parents' incomes, child's living expenses and health care, child care costs and standard needs for the children. Often, as is the case in Florida, the guidelines calculate the amount of child support as a percentage of the parents' income and factor in the number of minor children being supported. There may be special circumstances where support amounts can deviate from the guidelines. Some states actually allow their judges a lot of leeway in setting the amount, as long as the general state guidelines are followed. Others have very strict guidelines that provide the judges with very little discretion. The factors usually include the needs of the child – including health insurance, education, day care, and special needs; and the income and needs of the custodial parent. The paying parent's ability to pay can also come into play. Some states, however, will impute income on a parent with no income by expecting them to pay child support even if he/she is unemployed, filing for bankruptcy or homeless.

What is a child support order?

A child support order tells the parents specifically what they must do and how much they must pay to support their children, according to the guidelines. Some states limit the support to age 18 or when the child graduates high school. Some states even require college expenses to be included.

What if the noncustodial parent does not pay?

Enforcing child support orders means getting the parent to do what the order says. If a noncustodial parent is working, the state's law may require that the employer deduct support payments from the parent's paycheck. In some states, businesses must report all new and rehired employees to the child support enforcement agency in their state so it is difficult for a parent to hide their new job. When noncustodial parents owe past-due support, the state's child support enforcement program may be able to intercept tax refunds, lottery winnings, unemployment compensation and other payments, and may work with banks and credit unions to deduct money from a bank account. They may have liens placed against their property such as houses, mobile homes, land, cars, boats and other valuable items until the support is paid. If you fail to make child support payments according to a court order, child support enforcement agencies in many states will suspend your driver's license or any professional, occupational or recreational license. The judge may also find you in contempt of court and order you to pay a large sum of money or go to jail or an arrest warrant may be issued.

Can the amount of support ever change?

Once a child support order or agreement is in place, the payment amount may be modified under certain situations, usually a substantial change in circumstances. This may include a parent's promotion or raise, the child needing orthodontic work or new school expenses. Some states review support orders every few years automatically in an effort to keep the support consistent with the parents' income and the respective state's support guidelines.

Bottom Line:

Whether you are the custodial parent who wants to collect child support or the noncustodial parent who has to provide child support, knowing your rights and how to go about enforcing them is essential. Please contact your local legal assistance office to speak with an attorney.

MILES Auto Loan Refund for Servicemembers

By: LT Maren Sheppard, JAGC, USN
Legal Assistance Attorney
Gulfport Legal Assistance Office, RLSO SE

Have you obtained an auto loan through the Military Installment Loans and Education Services (MILES) auto loan program since 2010? If so, you could be one of approximately 50,000 servicemembers who will receive refunds from U.S. Bank and Dealer Financial Services (DFS) for extra costs related to their use of deceptive marketing and lending practices under MILES.

Why Am I Getting a Refund?

On June 27, 2013 the Consumer Financial Protection Bureau (CFPB) ordered U.S. Bank and DFS to refund \$6.5 million dollars to servicemembers who obtained subprime auto loans through MILES. The MILES program was conditioned on payments being made by allotment; however borrowers were not informed of the extra costs associated with the allotment and the method for processing payments. Specifically, the CFPB found that the finance charges (such as the allotment fee), annual percentage rate, payment schedule, and total payments for the loans were not disclosed to borrowers. In addition to refunding the extra costs charged due to these omissions, the CFPB also ordered U.S. Bank and DFS to stop deceptive practices, provide refunds or credits without any further action by consumers, stop requiring the use of allotments for future loans, improve disclosures, and require reporting on their redress plans.

How Much Is My Refund and How Will I Receive it?

If you have an outstanding MILES auto loan and you obtained it after January 1, 2010, you are likely entitled to a refund. According to the American Forces Press Service approximately 50,000 servicemembers will get refunds averaging \$100 and some will receive refunds that are much higher. The refunds will be provided to the servicemember by U.S. Bank or DFS in the form of an account credit or by a check in the mail. This should require no further action on your part BUT you should call MILES to ensure they have your current address on file, especially if you have moved since you received your loan. To do so you can call the MILES Allotment/Service Contract/GAP Assistance hotline at 800-293-2040. They will ask for your social security number to access your account and it will also probably be helpful to have your account information on hand when you contact them.

Should I Set Up an Allotment in the Future?

Allotments have traditionally been helpful to military members because they ensure payments are automatically made even if you deploy or move. A creditor may actually require a military member to pay by allotment. Before you set up an allotment, the CFPB cautions against several factors. First, be aware that there may be extra costs associated with third parties processing your payment. Second, you will have less flexibility in the event of a financial emergency. Because the payments come directly from DFAS it will be more difficult to adjust your budget than if the payments were being pulled from your bank account. Third, you will not be able to contest an allotment payment as an unauthorized charge as you would be able to if sent from a bank account. Finally, lenders may set up a separate bank account in your name to receive the allotment payment from DFAS – this may result in a variety of additional fees. If the creditor will allow it, a good alternative to an allotment may be setting up an Automated Clearing House (ACH) payment which draws money from your bank account rather than directly from your pay. This method is usually free, easy to set up, and will give you more control over the transfer of your money.

A Word of Caution for ACH Accounts.

While an ACH account has various advantages when compared to an allotment, there are a few potential drawbacks to using ACH accounts. First, an ACH is actually a debit that gives creditors access to and information about your bank account. Second, a creditor or business may incorrectly bill you. Third, you might overdraw your account if there is not enough funding to cover the amount billed (whether the business bills you correctly or you are overcharged). Therefore, if you choose this option it is important to be vigilant of charges to your bank account so you can correct any potential errors that occur. As with any transaction, it is important to review and research the transaction, including the manner of payment and any possible issues with the manner of payment. Finally, no matter how you pay for a transaction, always scrutinize your billing statement and ask about items on that billing statement that you question or do not understand. Do not be afraid to challenge items on your billing statement. You may win and get the payment reduced.

Where to Go for Additional Information.

Additional information on MILES auto loan refunds can be found on the CFPB website www.consumerfinance.gov. If you would like to set up an appointment with a legal assistance attorney for further guidance, Region Legal Service Office Southeast is here to help you. Please visit us at http://www.jag.navy.mil/legal_services/rlso/rlso_southeast.htm to find the location of the legal assistance office closest to you.

Crossing the Equator Ceremony

Tradition turns 'Wogs into Shellbacks

By Mass Communication Specialist 2nd Class Andrew B. Church

CORAL SEA (NNS) – Sailors assigned to the forward-deployed amphibious assault ship USS Bonhomme Richard (LHD 6) participated in a Crossing the Line ceremony July 4, Independence Day, after transiting the equator while en route to a scheduled joint-forces exercise in the U.S. 7th Fleet Area of Responsibility (AOR).

Crossing the equator seems a very routine event in the course of any modern naval vessel. Yet navies throughout history have celebrated crossing the equator, or the international date line, or this or that particular line, for centuries. Why is there a ceremony at all?

"Back in the days of wooden ships, Crossing the Line had a fairly serious purpose," said Senior Chief Aviation Boatswain's Mate (Handling) Bernard Dizon, organizer of the Crossing the Line ceremony events. "It was designed to test the novices in the crew to see whether they could endure their first cruise at sea."

The rich folkloric tradition of the Crossing the Line ceremony, is a tradition that honors sailors for crossing the equator, heralding from a time long ago when such a feat was a grave undertaking. The ceremony often involved varied events throughout which Pollywogs (or Wogs for short), the term given to those who have not crossed the equator before, were put through a series of initiation rites involving harrowing and often embarrassing tasks, gags, obstacles, physical hardships, and generally good-humored mischief. After the ceremony and with much pomp, the sailor was inducted into the "Solemn Mysteries of the Ancient Order of the Deep." In other words, they transitioned from Wogs to Shellbacks.

"I had a blast!" said Machinery Repairman 3rd Class Veronica Cooley, who participated in a Crossing the Line ceremony last fall. "I was a little nervous at first, because I didn't know what to expect. But it was a lot of fun, and I felt like I accomplished something special. I'm glad to be a Shellback now."

Comparatively, the initiation rites in today's modern navies are far less stringent; whereas before the events of the ceremony were meant to be physically challenging and even painful for new sailors to accomplish, today those challenges are strictly voluntary and are reduced for health and safety reasons. The ceremony is now seen more as entertainment, building unit cohesion and a sense of shared identity, and for morale boosting than anything else.

"The tradition has carried on, but it's carried out so that it is in line with our Navy Core Values," said Dizon. "The purpose of the ceremony is to have fun, but it is strictly voluntary and Sailors can leave at any time. We keep it safe."

The Crossing the Line ceremony still holds to many of the same mythological archetypes as its historical parentage; figures such as King Neptune, the Royal Court, Royal Scribes, Trusty Shellbacks, the Royal Baby, Davy Jones, and her Highness Amphitrite often make appearances during the ceremony. Activities are planned, carried out, and supervised by the Shellbacks and any other non-participants who volunteer to make sure nothing gets out of hand. When the festivities conclude, the Slimy Wogs have the right to call themselves Shellbacks.

"Crossing the line isn't just for U.S. Navy Sailors, it's for all mariners," said Master Chief Fire Controlman Thomas Ward, the most senior Shellback aboard Bonhomme Richard. "Celebrating sailing over the 0 Parallel [the equator] is a time-honored maritime tradition. No matter how we express that tradition, it will always be a rare salute of pride to the unique craft of sailing the seas, which we have the honor of celebrating aboard our fine warship, Bonhomme Richard."

Perhaps the commander of HMS Beagle, Capt. Robert FitzRoy, describes best the value of the Crossing the Line ceremony in his 1839 book, *Narrative of the surveying voyages of His Majesty's Ships Adventure and Beagle between the years 1826 and 1836*: "The disagreeable practice alluded to has been permitted in most ships [...] And though many condemn it as an absurd and dangerous piece of folly, it has also many advocates. Perhaps it is one of those amusements, of which the omission might be regretted. Its effect on the minds of those engaged in preparing for its mummeries, who enjoy it at the time, and talk of it long afterwards, cannot easily be judged of without being an eye-witness."

The Crossing the Line ceremony is a unique maritime experience, a relic of the epoch of wooden ships and hardened Sailors daring to venture into the unforgiving environment of the open ocean. The ceremony, as old as perhaps the very art of sailing, in all its pomp and ridiculous charm and history, will hopefully remain an equatorial pastime to be treasured by generations of Sailors to come, so that they too can laugh about a chief they know who's wearing a swab for a wig, holding a makeshift wooden trident, and speaking magnanimously about Pollywogs and Shellbacks and the "Ancient Order of the Deep."

"The sea is eternal and sacred, and so are the traditions that accompany it," said Dizon. "As long as there are imaginary lines by which we travel, we will attach a special significance to crossing over them, a significance which also bonds the crew of the Bonhomme Richard together."

Bonhomme Richard Amphibious Ready Group is currently operating in the U.S. 7th Fleet Area of Responsibility and reports to Commander, Amphibious Force 7th Fleet, Rear Adm. Jeffrey A. Harley, headquartered in White Beach, Okinawa, Japan.

Panama City's Naval Surface Warfare Center Celebrates 68 Years and Meritorious Unit Commendation

By Dan Broadstreet, NSWC PCD Public Affairs

PANAMA CITY, FL – The Naval Surface Warfare Center Panama City Division (NSWC PCD) celebrated 68 years as the Nation's premier technical center of excellence for research, development, test and evaluation (RDT&E) July 24, 2013, specifically in developing systems applicable to littoral warfare and coastal defense operations.

NSWC PCD Commanding Officer Capt. Pratt and Technical Director Ed Stewart congratulated those employees gathered at the Naval Support Activity Panama City's Marina for having executed this RDT&E mission and for having done it well. Stewart then provided a chronology of how the station's name changed throughout the years.

Stewart said the Warfare Center was originally founded as the U.S. Navy Mine Countermeasures Station on July 20, 1945, as a result of the transfer of the test station from Solomons, Maryland, that it was renamed in 1955 to the U.S. Navy Mine Defense Laboratory. And in 1972, it was again renamed to the Naval Coastal Systems Laboratory, which was later changed to Naval Coastal System Center in 1981.

"It obtained its current name NSWC Panama City Division in 2007 with a mission spectrum focused on RDT&E activities supporting the areas of mine warfare, expeditionary maneuver warfare, special operations, diving and life support and other missions that take place in the coastal regions," Stewart said.

Pratt took the opportunity during this special occasion to congratulate the workforce for having performed their duties with such dedication that the Secretary of the Navy presented the Naval Sea Systems Command (NAVSEA) with a Meritorious Unit Commendation (MUC).

"NSWC PCD is a subordinate command working for the United States Navy's largest command, NAVSEA. We take great pride in being a part of this Meritorious Unit Commendation because NSWC PCD's mission spectrum encompasses some of the most important work done for the Navy, especially with the global war on terrorism requiring special attention to the defense of our homeland. Our mission areas focus on aspects of coastal defense that help keep our country's citizens safe at home and around the world," Pratt said.

Before cutting the traditional cake to conclude the ceremony, Pratt congratulated attending employees by emphasizing the MUC's significance and by reciting how the commendation is viewed from higher command at headquarters in Washington DC.

"The Meritorious Unit Commendation is awarded by the Secretary of the Navy, the Chief of Naval Operations and/or the Commandant of the Marine Corps to any unit of the Navy or Marine Corps, which has distinguished itself under combat or non-combat conditions, by either valorous or meritorious achievement, which render the unit outstanding compared to other units performing similar service," Pratt said. "To justify this award, the unit must have performed service of a character comparable to that which would merit the award of a Bronze Star Medal, or achievement of similar caliber in a non-combat situation to an individual. Congratulations NSWC PCD—well done!"

In terms of hierarchy, the MUC ranks third of the four Navy unit awards, with those being: Presidential Unit Citation; Navy Unit Commendation; Meritorious Unit Commendation; and Battle 'E.' NSWC PCD is considered the United States Navy's Technical Center of Excellence for Littoral Warfare and Coastal Defense.



Naval Surface Warfare Center Panama City Division Technical Director Ed Stewart and NSWC PCD Commanding Officer Capt. Scott Pratt present the U.S. Navy Meritorious Unit Commendation and accompanying flag to attending employees while celebrating NSWC PCD's 68-year Anniversary. The Ceremony was held at the Naval Support Activity Panama City's Marina July 24, 2013. (RELEASED/Photo by Susan Trahan, NSWC PCD).

Navy Experimental Diving Unit Observes Change of Command

The Navy Experimental Diving Unit observed a change of command on August 16 when Capt. Keith Lehnhardt was relieved by Cmdr. William A. Schultz. Capt. Lehnhardt's next assignment is Program Executive Officer for Maritime Systems at the Special Operations Research Development and Acquisition Command (SORDAC) in Tampa, FL.

Cmdr. Schultz graduated from the University of Kansas in May 1996 with a Bachelors of Science Degree in Mechanical Engineering and commissioned through the Reserve Officers Training Corps as a Surface Warfare Officer. He served as the Repair Officer for the Supervisor of Shipbuilding Conversion and Repair Groton, CT, since 2011, where he oversaw the initial engineering design development of the Ohio Replacement submarine, repair effort for the USS MIAMI (SSN 755) fire recovery and other specialized contracts.



Commander William A. Schultz



Captain Keith W. Lehnhardt

NSA PC Awards



Cmdr. Anglin presented Operation Specialist 1st Class Pedro Figueroa with his sixth Navy and Marine Corps Achievement Medal.



Presented by Cmdr. Anglin, Master-At-Arms 1st Class Brian Holley receives his third Navy an Marine Corps Achievement Medal and his first Military Outstanding Volunteer Service Medal.



Cmdr. Anglin recognized Boatswain's Mate 1st Class Walter Dybis selected as Naval Support Activity Panama City's Sailor of the Quarter.



Cmdr. Anglin congratulates Culinary Specialist 2nd Class Joseph Monico selected as Naval Support Activity Panama City's Junior Sailor of the Quarter. (Photos by Mass Communications Specialist Kevin Gray/Released)

NSA PC Security Hosts 'National Night Out' to Prevent Crime

By Kevin Hall, NSA PC Security Crime Prevention Coordinator

Naval Support Activity Panama City Security Department partnered with the Panama City Police Department and 20 other law enforcement and emergency services agencies to host the National Night Out Against Crime for the community as well as base residents, military personnel, and contractors in the parking lot at the Panama City Mall August 4.

National Association of Town Watch's "Night Out" began in 1984 as an effort to promote involvement in crime prevention activities, police-community partnerships, neighborhood camaraderie and to send a message to criminals that neighborhoods are organized and fighting back.

During the three-hour event, visitors climbed into police vehicles, fire trucks, an ambulance, SWAT tactical vehicles, and helicopter to see the equipment and learn how Emergency Responders serve and protect the public. Organizations including Crime Stoppers, Bay County Search and Rescue, and Bay District Schools participated in the event, distributing free information, stickers, and brochures on crime prevention and other educational material. Home Depot brought woodworking kits for the children to complete on site and Target Stores, the Corporate Sponsor for the nationwide event, provided free school supplies, games and held drawings for bicycles.

Bay County Sheriff's Office, Lynn Haven and Springfield Police Departments provided free child ID kits, hot dogs, snow cones and popcorn to the visitors. Panama City Beach Police Department held a motorcycle demonstration and Coast Guard Station Panama City displayed a 25' boat for visitors to board and meet the crew.

NSA PC Security Department provided child identification kits, crime prevention materials, coloring books, balloons and face painting for. NSA PC Explosive Ordnance Disposal Detachment brought their "Blue Monster" response vehicle, robot and equipment for the public to see.

"The weather was hot but did not dampen the spirits of all the law enforcement and emergency services personnel who supported the event," said Martin Gray, NSA PC Security Director. "We were very pleased with the turnout of visitors as well," Gray continued. Panama City Police Department estimated 3000 people attended the event.



EODC M. Smoot (left) and LT Ryan Lally, Explosive Ordnance Disposal Mobile Unit SIX Detachment displayed the "Blue Monster" vehicle and the equipment they use to safely handle and dispose of explosive devices. (Courtesy photo by Kevin Hall)



NSA PC Security Capt. Ben Suarez (left) and Sgt. John Froude educated and entertained guests with the simulated effects of taking a field sobriety tests by wearing DUI simulation goggles. (Courtesy photo by Kevin Hall)