



## Coast Guard Island PLAN OF THE WEEK

Brought to you by

**USCG Base Alameda**

*Committed to Taking Care of People, Communication & Teamwork*



7—13 Oct 2012

Uniform of the Day is Tropical Blue. ODU's, when authorized IAW ALCOAST 291/1, will be worn sleeves up.

### THIS WEEK & NEXT:

Tue 9 Oct: Hispanic Heritage Celebration & Blood Drive

[The old "Blue Section"](#)

[What's cooking at the galley?](#)

Disclosure: Some hyperlinks may have to be copied/pasted into a browser to open.

### SAVE THE DATE:

Tue 15 Oct: EBCGSC Healthy Bake Sale at CGX 1000-1400 (supports layette/scholarships)

Mon 15 Oct: SF Hispanic Celebration



Thu 25 Oct: Admiral's Cup



Thu 25 Oct: **3M** Day at AIB Store 0900-1100

Sat 20 Oct: FREE Let's Move Alameda Fair at Harbor Bay Club



Mon 29 Oct: Breast Cancer Brown Bag



Wed 31 Oct: CDC Halloween costume Parade!



## HISPANIC HERITAGE MONTH CELEBRATION TUE 09 OCT PT WELCOME ROOM 1100-1400



Join us for a morning filled with "voices of Coast Guard Island" and Hispanic and Latin music and dance by OMI staff and students. This year's theme is "Diversity United, Building America's Future today". Enjoy food sampling and brush up on your Hispanic Heritage history to win a trivia question prize. Put your name in the Sombrero at the door for a chance to win a door prize. The American Red Cross and ANSO are hosting a **blood** drive in Gresham Hall 0900-1400. To see the flyer, click on the picture.

*Submitted by Ms. Michelle Garciazguzman, Eleventh District*

## MICROSOFT, MCAFEE, ADOBE HOME/PERSONAL USE PROGRAMS

As a benefit of Coast Guard participation in DHS Enterprise Software Agreements, Coast Guard personnel may participate in the Microsoft, McAfee, and Adobe home/personal use programs to purchase software at a significantly reduced price that may be loaded onto home/personal computers. Websites are: <http://www.microsoftup.com> <<http://www.microsoftup.com>> , <http://www.mcafee.com/epppb/dhs> <<http://www.mcafee.com/epppb/dhs>> , <http://tams.emergent360.com/dhs.html> <<http://tams.emergent360.com/dhs.html>> .

*Submitted by LCDR Max Jenny, ESU Alameda XO*

Additional info & terms of use is provided in ALCOAST



## OCTOBER IS CYBER SECURITY AWARENESS MONTH

"It's our Shared Responsibility" Threats to the cyber security of our nation are truly threats to our national security. We all have a role to play in understanding and preventing these threats.





**OUTREACH VOLUNTEER OPPORTUNITY**  
**Annual Veterans Day Celebration at Antioch Diablo Vista Elementary School**

It's Tue 13 Nov. First you get to attend their celebration at the school and then speak to groups of kids about what it's like to be in the Coast Guard. Lots of Veterans also attend. This volunteer outreach is to kids of widely, varied ethnic groups. We need Guardsmen of different rates and rank, especially if you've had an interesting assignment. Initially, Audra Jacques is the initial POC for this event, but as a list of Guardsmen begins to develop, the senior enlisted attendee will be asked to 'take over' the coordination. Some people drive from their residence directly to the school if they have supervisor permission. Others carpool from CGI and back. Someone may want to reserve a van for that day and be the driver. Call 510-437-5371 for more info.

**COMING SOON - FRANKLIN COVEY FOCUS TRAINING**  
**1/2 DAY COURSE !**

There will be 20 seats per class and these courses are filled by first-request.

18 October 2012 — 0800-1200 Banners Club

30 October 2012 — 0800-1200 Columbia College Classroom

The Franklin Covey Focus no-cost 1/2 day workshop will help you increase your personal productivity and balance work-life using Microsoft Outlook 2007. Most of us are dealing with conflicting priorities, too little time, too much information and desire to live a more balanced life and have more impact on those around us. This workshop will show you strategies for managing it all with a tool you have access to on your work computer. Who can attend? If you are an Active Duty member, Reservist, Auxiliarist, Civilian, or Contractor for the USCG you should take this course.

Sign-up: 1) Send enrollment requests to F&S2 Larry Gilbreath ([larry.e.gilbreath@uscg.mil](mailto:larry.e.gilbreath@uscg.mil)) and CC your supervisor to request a seat in the course.

2) Within one week of the training, you will receive a confirmation email with more details on the course.

*"When your daily activities are in concert with your highest priorities, you have a credible claim to inner peace."*



**TRICARE –RECENT CHANGES: NEW CONTRACT WITH**



TRICARE Management Activity (TMA) recently announced that it would transition to a new contract with a new support contractor, UnitedHealth Military and Veterans Services, in the West Region. UnitedHealthcare will provide health care under the new contract beginning April 1, 2013. North and South Regions beneficiaries are not directly affected by the change in the West. Click on their logo to read the whole article.

*Submitted by LCDR Rob Stiles, Sector SF*



**SEA WEST CREDIT UNION-NEWS FOR YOU**  
"Avoid these items & enjoy significant savings"

Sea West Coast Guard Federal Credit Union is dedicated to helping you save money, so we've listed some ways to help you save below:

**Bottled Water:** We all know that plastic bottles are directly contributing to the destruction of the environment. But did you know that drinking your daily recommended eight glasses of water from bottles costs you about \$1,400 per year? Drinking the same amount of water from your tap only costs about 50 cents each year. At this point you have to be thinking, "What am I doing?" Even if you don't like the taste of tap water, you can buy a filtration system like a Brita pitcher for as little as \$12.00 and still recognize a savings of about \$1,388 per year. So, help the environment and your pocketbook and ditch the bottles!

**Savings:** Approximately \$1,400 per year

**ATM Fees:** With the average ATM fee averaging about \$2.00, you should never have to pay a fee to access your money! Consider trading in your ATM card for a debit card which allows you to quickly access cash when you make a purchase at many retailers, including your local supermarket. Everyone needs to go grocery shopping, so why not use a debit card for the purchase and request cash back at the same time (thereby avoiding a fee)? Most large grocery chains allow up to \$200.00 cash back each time you make a purchase.

**Savings:** \$104 a year (based on one ATM withdrawal per week)

**Lottery Tickets:** On average, the odds of winning a state lottery are roughly 18 million to 1. You have much better odds of dying in a plane crash, suffocating in bed, dating a supermodel or being struck by lightning! This information should be



enough to tell you the chances of getting rich quick by playing the lottery is foolish.

If you only spend \$5.00 per week on lottery tickets, you are losing \$260.00 per year. A better idea is to put the money away in a savings account. Even if the savings account only pays a small amount of interest, you still won't be throwing your money away playing the lottery.

**Savings:** \$260 a year or more if you deposit to an account that accrues interest.

**NEWS AT THE SPEED OF LAW— THE MYTH OF 'GOOD DEBT'**

*Written by David Francis:*  
The economic crisis and the tepid pace of the recovery have left millions of Americans deep in debt. And amid this slow recovery, many are struggling to make minimum payments to keep ahead of creditors.

The amount of debt the average American holds is staggering, compared with the average American salary. In its latest findings in 2010, the Social Security Administration calculated the average American wage index to be \$41,673.83.

According to Creditcards.com, a website that tracks the credit card industry, the average American household holds

\$15,956 in credit card debt. The Census Bureau has determined that 60 percent of Americans own their homes; many of these people still owe money to a bank for mortgage payments. Estimates on the size of these payments vary, but most organizations say the majority of monthly payments fall between \$700 and \$1,700 per month.

On top of that, most Americans have to borrow money to buy a car. According to the auto website Edmunds.com, monthly car payments should average between 8 and 11 percent of monthly income, although many people pay

more. College students are also forced to take out loans to pay for education. The Project on Student Debt has found that the average graduate of a four-year nonprofit university carries more than \$25,000 in loans.

Based on these numbers, it seems almost impossible for the average American to be debt-free. But there are steep variations among these loans. Paying off some loans should be a priority. Others, while burdensome, can wait.

**Better debt vs. worse debt.** Prior to the Great Recession, many financial experts differentiated between "good" debt and "bad" debt. The former

included loans with low interest rates, such as a home loan. Because the value of a home presumably appreciated over time, the debt helped the borrower work toward building wealth. "Bad" debt included credit card loans, or loans taken out to pay for things that current cash reserves couldn't cover. The value of the product purchased with the credit card immediately depreciates upon purchase, while the money placed on the credit card immediately begins to accrue interest.

But according to David Bach, author of the *Finish Rich* book series and founder of www.FinishRich.com, the financial downturn changed these perceptions. "Good debt and bad debt is almost a myth that we were sold for 20 years," Bach says. (Click \$\$ to finish article.)





*Coast Guard Island*

*Plan of the Week for 7—3 Oct 2012*

**Repeated Items:** [www.uscg.mil/basealameda/docs/RepeatedItems.pdf](http://www.uscg.mil/basealameda/docs/RepeatedItems.pdf)

**UPDATED Recurring Items:** [www.uscg.mil/basealameda/docs/RecurringItems.pdf](http://www.uscg.mil/basealameda/docs/RecurringItems.pdf)

**USCG BASE  
ALAMEDA**

- Taking Care of People
- Communication
- Teamwork

It is a privilege to be of service,

*Audra Jacques*

*Base Alameda*

Please email POW announcements and articles to [Audra.F.Jacques@uscg.mil](mailto:Audra.F.Jacques@uscg.mil) by noon on Thursdays.

**LATE ENTRY:** Gym lobby will be closed on 16 OCT 2012 from 0800-1600 for stripping and waxing the lobby floor. For access the gym please enter the East Bay door located on Campbell Blvd.

Make the POW a favorite!

[www.uscg.mil/basealameda/pow.asp](http://www.uscg.mil/basealameda/pow.asp)



Click ↑ for the Fall schedule of the Alameda Armed Services YMCA. POC is Hanna DePriest .

**SALUTE TO COAST GUARD VIETNAM VETERANS**

Some of you may remember two years ago for Veterans Day when we did a Salute to Coast Guard WWII & Korean Veterans. This year we honor CG Vietnam Veterans. Base Alameda may be the host unit, but a gala this size couldn't be done without the "time, talent and treasure" of the local chapters of: Coast Guard Officer Association (CGOA), Chief Warrant Officer Association (CWOA), Chief Petty Officers Association (CPOA), Coast Guard Enlisted Association (CGEA), East Bay Coast Guard Spouses Club, (EBCGSC), Coast Guard Auxiliary, the Northern California Coast Guard Retiree Council (NCCGRC), and the Coast Guard Historian (PEH).



Click to see the TAP, Pre-Sep Counseling and Federal Job Program schedule.

Click for a copy of the CY2013 Pay Period Calendar for Civilians.

Month	Start Date	End Date	Start Date	End Date
JAN	01	15	16	31
FEB	01	15	16	29
MAR	01	15	16	31
APR	01	15	16	30
MAY	01	15	16	31
JUN	01	15	16	30
JUL	01	15	16	31
AUG	01	15	16	31
SEP	01	15	16	30
OCT	01	15	16	31
NOV	01	15	16	30
DEC	01	15	16	31

Right now we're taking reservations only for our honored guests but please mark your calendar for Thu 8 Nov. No RSVPs needed for attendees seated in the "nose bleed" section (ie, you only plan to attend the festivities, don't plan to have lunch and don't mind sitting in the back).

You can help out even if you are not a member of the above mentioned groups; call Audra at 510-437-5371 for more info.



Click the spider web for helpful web resources —good for both supervisors and employees!

Basic Schedule: Enjoy memorabilia & displays 1000-1100 ; Lunch 1100-1155; Program Noon-1310; Cutter Tour (if one pierside) at 1330.