



Coast Guard Island PLAN OF THE WEEK

Brought to you by

USCG Base Alameda

Committed to Taking Care of People, Communication & Teamwork



28 Oct-3 Nov 2012

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

THIS WEEK & NEXT:

Mon 29 Oct: Breast Cancer Brown Bag



Wed 31 Oct:
CDC Halloween costume Parade!



Wed 31 Oct: Coastmasters Toastmasters Open House
1130-1245 Bldg 14 ground floor conf rm. ?? X3980

Fri 2 Nov:

Parent's Night Out

[The old "Blue Section"](#)

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

[LDAC Calendar](#)

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

SAVE THE DATE:

Tue 6 Nov: Open Season Health Fair OFB 11a-1p 5th Floor Conf Room H

Thu 8 Nov: How To Become a Warrant (see page 2)

Thu 8 Nov: Salute to CG Vietnam Veterans



Fri 9 Nov: Base Alameda Chiefs Cup

Tue 13 Nov: Outreach to Antioch Elementary School

Sat 17 Nov: Scouting for Food Drive in Alameda

Fri 7 Dec: Pearl Harbor Remembrance Ceremony 0900 Pt Welcome

Sun 9 Dec: [Bowling for CFC](#)

It's Time To RSVP:

SALUTE TO CG GUARD VIETNAM'S PROGRAM

For Veterans Day this year we honor CG Vietnam Veterans and CG Vietnam Era 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 the CGOA, CWOA, CPOA, and the CGEA, along with the EBCGSC, Coast Guard Auxiliary, the NCCGRC and the Coast Guard Historian. NO RSVP is needed if you are only going to attend the ceremony which starts at noon in the gymnasium. Why not attend the whole event? RSVP for lunch at 510-437-5371 or email Audra F. Jacques. Lunch RSVPs are limited so decide now! Schedule: Enjoy memorabilia & displays 1000-1100 (Huey to fly over and land behind bldg 21, weather permitting); Lunch 1100-1155; Program Noon-1310; Cutter Tour (if available) at 1330. Seating for Veterans is in on the court floor. Tables on court floor not designated for Veterans are open to CG public with overflow in the black mat and Judo area. To view the flyer, click on the Vietnam War Ribbon.



It's Time To Sign Up:

"SCOUTING FOR FOOD" DRIVE ON SAT 17 NOV

The annual Alameda Scouting for Food Drive is Saturday 17 November from 0900 to 1330. (Sector SF supports the Oakland Food Drive.) Everyone on CGI and at OFB are invited to get involved. Let's not forget CEU Oakland! Volunteers are needed to sort, box up food and to drive the three stake beds. Your unit, division or office can sign up do the same site so you can work together as long as all four sites have the right number of volunteers. Click here: <http://www.uscg.mil/baseAlameda/docs/ScoutingForFood.pdf>

It's Time To Run/Walk:

Halloween Fun Run/Walk with costume contest is Wed 31 Oct 1130 near the gazebos

It's Time To Go Out:

"PARENT'S NIGHT OUT"

Parent's Night Out

The Coast Guard Enlisted Association is offering Coast Guard parents "a night out" on Fri 2 Nov from 1700 to 2200 hours. Reservations for your children can be made by contacting SK2 Kuykindall at 510-437-3334 or YN2 Marice! Robinson at 510-437-3981. Please RSVP by Tue 30 OCT. Click on the "Parent's Night Out" above to see pricing info which is based on grade and number of children. Children will have lots to do! Activities planned: games, jump house, movies, snacks and fun! Did someone mention snacks? Pizza, juice and cookies!! (Click on the purple box.)



It's Time to Attend:

Brown Bag Luncheon Monday 29 October for Breast Cancer Awareness Month

You're invited to hear inspiring survivor stories and learn about medical and support resources at Pt Welcome on Monday 29 October 1130-1300 hours. Bring your lunch or purchase your lunch at the Galley and bring the tray into Pt Welcome. This event is brought to you by "CGWORLD". Haven't heard of it yet? It's Coast Guard Women's Organization for Leadership Development. You don't have to be a woman to attend! Cancer affects all of us in one way or another. Spouses and dependents are encouraged to attend. *Submitted by LT Norma Shimahl*



"TECH TIPS" BROUGHT TO YOU ESU ALAMEDA

For people who want to take matters into their own hands, there are a growing number of C4IT "Tech Tips" that many people will find useful <https://cgportal2.uscg.mil/units/c4itsc/FSD/SitePages/CGFIXIT.aspx>. Some of the more helpful "Tech Tips" are: *Note: Copy link into new browser on CG computer.*

- *CAC-RAS *Maximizing Your Microsoft Outlook
- *How to Access Your Email in Outlook Web Access (OWA)
- *How to Encrypt Email
- *How to Encrypt and Burn User Files to a CD/DVD

FEDERAL HEALTH BENEFITS OPEN SEASON 2012

The Federal health Benefits Open Season runs 12 Nov through 10 Dec 2012. You must submit your Open Season enrollment change before midnight, EST on 10 December. Open Season enrollment changes take effect 13 January 2013. There is a Health Fair in the Oakland Federal Building on Tue 6 Nov from 1100 to 1300 hours in the 5th Floor Conference Room H. Click the picture to see the flyer. Click below to read the rest of the message: <http://www.uscg.mil/baseAlameda/docs/OpenSeason.pdf>



LEARN HOW TO BECOME A WARRANT OFFICER

Are you interested on becoming or want more information on how to become a Warrant Officer? If so, come join us for an information session on CGI, Building 16 (GYM), Classroom 35 (on the right as you enter). WHEN: November 8th, 2012 @ 0930. Don't be afraid to spread the word. Please RSVP no later than 02NOV to YN2 Marvi M. Rivera. After this session, you can attend the Salute to Coast Guard Vietnam Veterans also in Bldg 16. RSVP to Audra F. Jacques.

CALLING ALL E-1 TO E-6

NEXT CGEA MEETING IS 1030 HRS ON TUE 30 OCT IN GYM CLASSROOM 35

JOB AND RESOURCE FAIR
WED 31 OCT 1000-1500 HILTON CONCORD
Click the EDD logo to view the flyer





SEA WEST CREDIT UNION-NEWS FOR YOU
"Avoid the Pay Day Loan Trap"

Pay Day loans are NEVER a good idea but everyone seems to be offering them. The "Get Cash Until Pay Day" offer that you so often hear about offers short-term, high rate loans under a variety of names: pay day loans, cash advance loans, etc. No matter what you call these loans they are a bad idea.

Usually a borrower writes a personal check payable to the lender for the amount they wish to borrow plus a fee. The lender gives the borrower the cash, minus the fee. Fees charged on these loans are normally a percentage of the face value of the check or a fee charged per the amount borrowed, i.e. per each \$50 or \$100 borrowed. And, it gets worse, if you extend or "rollover" the loan for an additional week or two you will pay fees for each extension.

There are alternatives:

Military credit unions may offer small loans at a fraction of the cost of pay day loans.

Many military relief societies offer low interest rate loans and grants in cases of urgent financial need.

Credit card advances can provide you with needed funds at about one-tenth the cost of pay day loans or less. Just be sure to look for a credit card that comes with no cash advance fees and an extremely competitive credit card rate.

Work out a plan with creditors. Utility companies, credit card companies and landlords often allow extra time to pay if you contact them to explain your financial hardship before it becomes a problem.



Of course, the best alternative to a pay day loan is having a solid financial plan, including a budget and a savings account.

Sea West Coast Guard Federal Credit Union is dedicated to supporting members of the United States Coast Guard and want to help educate you on how to become financially fit for life. If you would like more information on financial education please contact Julio Blea at 510-563-6341 or julio@seawest.coop.

NEWS AT THE SPEED OF LAW— LARGE TAX BILLS & SHORT-SELLS

Written by Polyana da Costa:

SHORT SALE COULD BEGET HEFTY TAX BILLS. The tax clock is ticking for homeowners considering short sale and those facing foreclosure. If they don't officially get rid of their mortgages by the end of the year, they could receive jaw-dropping tax bills -- unless Congress acts soon.

The Mortgage Forgiveness Debt Relief Act, which was enacted in 2007 to provide special tax exemptions for underwater homeowners, expires Dec. 31. If the law is not extended, homeowners will have to pay federal taxes on the balance left on their mortgages after a

foreclosure or short sale.

"It would affect a lot of people," says Tony Hutchinson, a senior policy representative at the National Association of Realtors. The trade group has been pushing for the extension of the law.

How much money is at stake?

Without the law, many homeowners could be hit with tax bills for tens of thousands of dollars. For Example: If a homeowner with a mortgage balance of \$300,000 decides to go through a short sale and the lender allows the homeowner to sell the house for \$200,000 through a short sale, the

homeowner would **pay federal income tax on \$100,000.**

In the eyes of the Internal Revenue Service, housing debt that is forgiven or written off is the same as income. **If the law expires, forgiven mortgage debt will be taxable.** The same applies to foreclosures and to loan modifications in which principal is reduced. "I've had short sales where more than \$200,000 is written off," says Patty Da Silva, a short-sale specialist and owner of Green Realty Properties in Davie, Fla. "For someone in the 30 percent (tax) bracket, that's \$60,000 in taxes."

Congress will likely approve an extension in the

eleventh hour, Hutchinson says. But when it comes to Congress and politics, there is always a risk, especially with the looming fiscal cliff and the pressure the government faces to reduce spending. A one-year extension of the bill would cost the government about \$1.3 billion, according to a congressional estimate. "We need to make sure there is some action taken on this," Hutchinson says. Housing advocates are betting their hopes on a broad bipartisan bill approved by a Senate committee in August. If the bill makes its way through Congress, it would extend the tax break for one year.

(Click to finish article.)





**USCG BASE
ALAMEDA**

- Taking Care of People
- Communication
- Teamwork

Coast Guard Island

Plan of the Week for 28 Oct—3 Nov 2012

Repeated Items: www.uscg.mil/basealameda/docs/RepeatedItems.pdf

Repeated articles include a shout-out for CFC, VITA Tax Volunteers Needed, CG Ball, Old Unencrypted External Hard Drives, LDAC Calendar, Joining FEW, TAP schedule, CGBI Training, Columbia College schedule, and more.

Recurring Items: www.uscg.mil/basealameda/docs/RecurringItems.pdf

Please email POW announcements and articles to Audra.F.Jacques@uscg.mil by noon on Thursdays.

Make the POW a favorite!

www.uscg.mil/basealameda/pow.asp

MEC WILLIAM HURT INTERVIEWED ON TV!

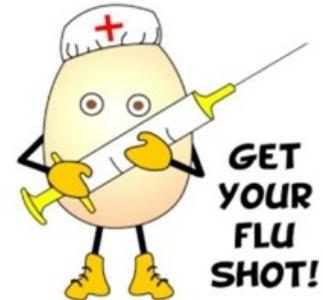
For those of you who were here in March, who can forget that we had a USO Show right here on CGI. Mr. Gary Sinise and the Lt Dan Band performed in the gym. CBS reporter Linda Yee interviewed Mr. Sinise that week and MEC William Hurt a month or two later for a segment that recently aired. It takes several seconds for the clip to open—be patient! Open in new browser.

<http://sanfrancisco.cbslocal.com/video/7837697-csi-ny-star-works-with-bay-area-vets-groups/#.UH89suSI3WU.email>

ANOTHER FRANKLIN COVEY CLASS COMES TO CGI

The Organizational Performance Consultants Detachment West will be hosting 2 Franklin Covey FOCUS classes here on CG Island, The Franklin Covey Focus 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.

The dates for the classes are 13 and 20th of November in the classes are being held in the Columbia College classroom building #4 0800-1230 uniform for class ODU's military and business casual for civilians. If you would like to participate in this class please feel free to contact CWO2 Larry E. Gilbreath (OPC-CG-09541).



Military Click Here 