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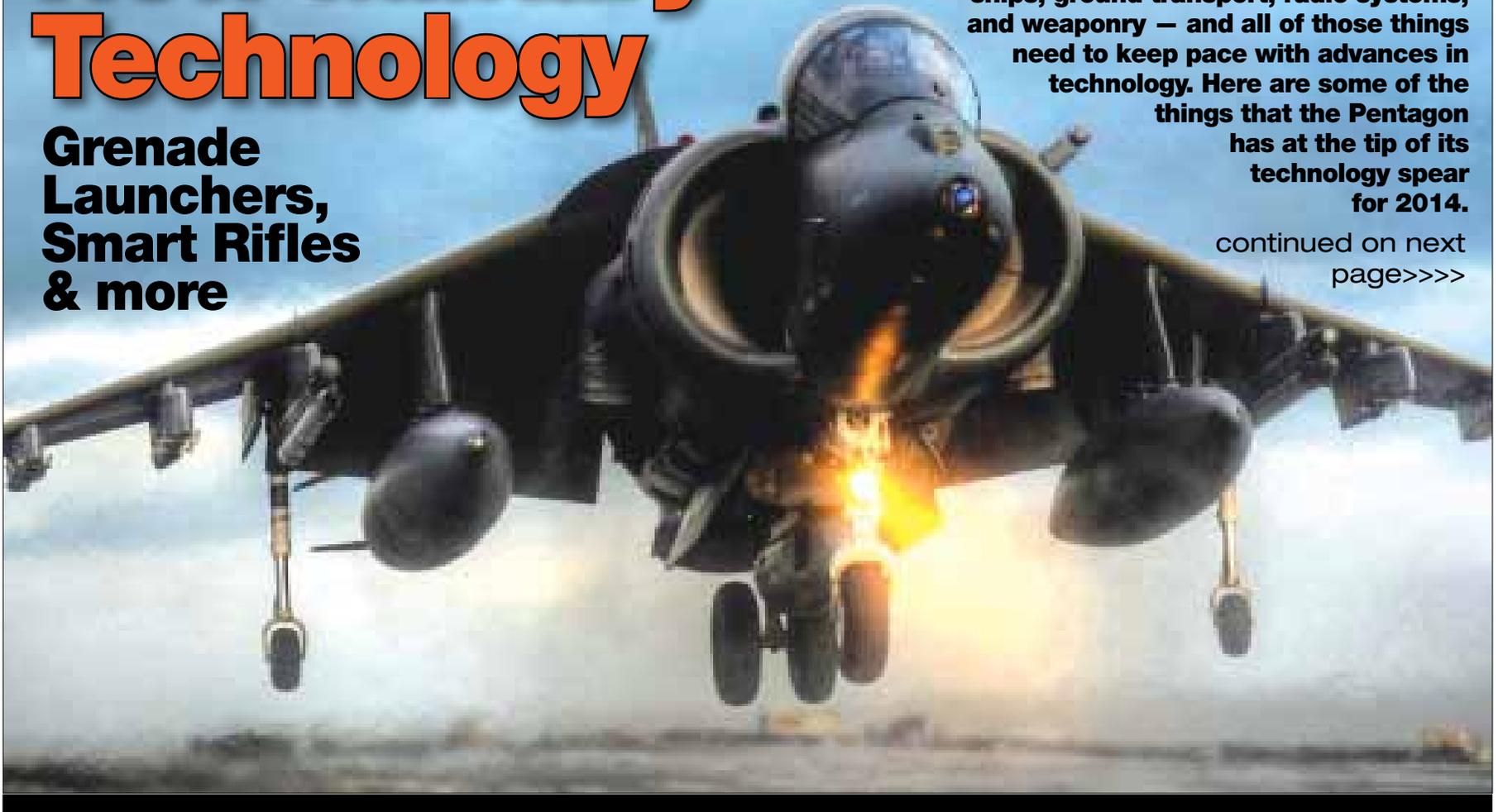
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New Military Technology

Grenade Launchers, Smart Rifles & more

The heart of any military is always its soldiers, sailors, aviators, and myriad support troops. But to get their jobs done, they need aircraft, ships, ground transport, radio systems, and weaponry – and all of those things need to keep pace with advances in technology. Here are some of the things that the Pentagon has at the tip of its technology spear for 2014.

continued on next page>>>>



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April 15, 2014

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remember when...

Walk down memory lane... news, sports and entertainment in 1976 on pages 20-21

1976



CHARGER REPORT

A look at the Offensive Line



Possible prospects on page 19

Easter 'hoppennings' around town



So many to choose from on page 8

'Flying The Barn'

Commemorative HMM 364 flight, page 12

- **FOCUS on Self-Care**, page 6
- **Marriage Fitness**, page 7
- **Military News**, page 10
- **Housing**, page 16
- **Sports**, page 19
- **Just For Laughs**, page 22-23
- **Crossword Puzzle**, page 22
- **We Support Our Troops**, page 24-25
- **Classifieds**, page 26



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New Military Technology: Grenade Launchers, Smart Rifles & more

By Jon Skillings



Smart rifle

XM25 Smart Grenade Launcher

(Pictured on cover) U.S. troops stationed in Afghanistan received this beauty as a Christmas present late last year. The programmable grenade launcher carries four tiny warheads and can fire 25mm. shells up to 2,300 feet (almost half a mile). But the X25's sickest feature is the ability to program the shell to explode at any given point. It also sports different sight, sensor, and laser functions, as well as a short barrel that's "the size of a cannon." No wonder soldiers refer to it as "The Punisher."

"Smart" rifle

The U.S. military has begun testing several so-called smart rifles. It's not hard to see why more than 30 government and law enforcement agencies have requested demonstrations of the potentially game-changing technology. With only a few minutes of instruction on the weapon, one participant was able to hit a target almost 1,000 yards away on the first shot. Of the 70 or so other participants and other novice shooters who tested the weapon, only one or two missed the target, which was located about 980 yards away.

Tank-stopper guns

The U.S. Army is bringing in the really, really big guns. Regular units will soon be issued a Swedish-built "recoilless" rifle that



MAAWS

can fire an 84-mm. projectile nearly a mile and has the power to take out a tank. The 15-pound guns, which

soldiers hold just above the shoulder to fire, were previously only issued to Special Forces. But after soldiers in Afghanistan repeatedly complained that insurgents were wise to the limitations of their M-16 rifles, the Pentagon has decided to make the Swedish-made Multi-Role Anti-Armor Anti-Personnel Weapon System (MAAWS) — or the M3 Carl Gustaf for short — standard issue.

Gunning for laser weapons

Some of the Navy's futuristic weapons sound like something out of "Star Wars," with lasers designed to shoot down aerial drones and electric guns that fire projectiles at hypersonic speeds. That future is now. The solid-state Laser Weapon System is designed to target what the Navy describes as "asymmetrical threats." Those include aerial drones, speed

boats and swarm boats, all potential threats to warships in the Persian Gulf, where the USS Ponce, a floating staging base, is set to be deployed.

Lockheed gets UCLASS-y

The U.S. military has been making concerted use of unmanned aircraft for the better part of two decades now, but that's really just the beginning. (Consider that two decades after the U.S. Army got its first Wright biplanes were still in spread use.) Drone aircraft are getting smarter and more capable all the time, like the X-47B



X-47B

B-52 goes digital

The US Air Force's B-52 aircraft are no spring chickens. The 70 or so Stratofortresses on active duty are all just over 50 years old, and over the years, they've seen a lot of bodywork and other maintenance to keep them in flying shape. Now they're poised to go digital with the integration of Combat Network Communications Technology (CONNECT) systems starting in the latter part of 2014. The CONNECT upgrades will bring servers, digital display screens, an in-plane network, and real-time satellite communications links, which means that B-52 aircrews won't have to be stuck with the data they up-load-

ed hours earlier before takeoff, but rather can change mission plans and reset weapons targets in flight. They'll also be able to better communicate with other aircraft and with ground troops.

Said Alan Williams, the deputy program element monitor at Air Force Global Strike Command: "It is taking the B-52 from a rotary-dial phone to a smartphone."

AM General JLTV prototype

For the Army's Joint Light Tactical Vehicle (JLTV) program, 2014 will be a year of R&D — road tests, off-road tests, maintenance evaluations, and "blast events" meant to determine the damage that roadside explosives could do. That will pave the way for a contract award in fiscal 2015, the first vehicles being fielded in fiscal 2016, and JLTVs finally making it to operational units in fiscal 2018. As of September 2013, the Army had taken delivery of 22 prototypes from the three contending defense contractors: Oshkosh Defense, Lockheed Martin and AM General. Pictured above is the design from AM General, maker of the Humvee, which the JLTV will be replacing.

Among other features, the JLTV is intended to be of an open "plug and play" nature that will allow for the installation of future networking gear and other electronic devices without a vehicle redesign.

Fly, Fire Scout, fly

Operational missions for the MQ-8C Fire Scout, the Navy's latest unmanned aircraft, seem likely to get under way in 2014. Manufacturer Northrop Grumman says that the new system, based on the Bell 407 helicopter, will have "more than twice the endurance and three times the payload carrying capacity" of the earlier Fire Scout, the MQ-8B, which in its several years of operational testing conducted missions in Afghanistan and in the vicinity of Somalia. Flight tests of the first MQ-8C began in October 2013, a second

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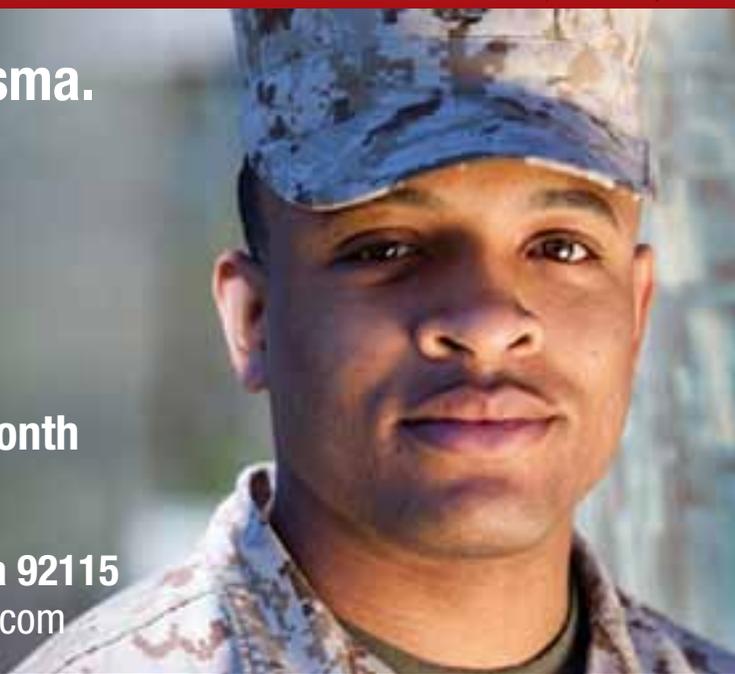
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MQ-8C Fire Scout



JLTV Prototype



WIN-T Increment 2 stage, now blends both radio and satellite communications. It'll never get the kind of attention that goes to a new fighter jet or aircraft carrier, which is part of why we mention it here, so that at least you'll know it's out there. WIN-T will get a couple of big workouts in 2014, one in the spring and another in the fall in the

Army's semiannual Network Integration Evaluation (NIE) exercises.

airframe was delivered to the Navy in November, and Northrop Grumman is set to build a total of 14 under its current contract.

24th Air Force cyber ops

One if by land, two if by sea, three if by... network router? The era of cyberwarfare is upon us, as the Stuxnet virus can attest. But if you like your proof of a more bureaucratic nature, consider the hiring plans at the U.S. Air Force, which in fiscal years 2014 and 2015 plans to increase its staffing by more than 1,000 "cyberprofessionals," over and above the 6,000 or so already toiling away for the 24th Air Force, the service's operational cyberarm. (Pictured above is the 24th Air Force cyberwarfare center in San Antonio, Texas.) The Army, meanwhile, just graduated the first group of soldiers in its new MOS (military occupation specialty), 25D, cyber network defender. We don't know exactly what all those people will be doing in the coming year, but surely they'll be up to something.

WIN-T for battlefield networking

The Army continues to push its battlefield networking capabilities farther and deeper across the tactical landscape to improve "situational awareness" — the all-important, and often volatile, knowledge of who's where and what they're up to. A crucial part of that is the Warfighter Information Network Tactical (WIN-T), a mobile communications network backbone that delivers high-speed, high-capacity voice, data and video communications to troops in the field, now even down to the company level, and that, in its

Tumblehome Zumwalt

In late 2014, General Dynamics' Bath Iron Works will deliver to the U.S. Navy its next-generation destroyer, the USS Zumwalt (DDG 1000), the first of the new, three-ship Zumwalt class. The 610-foot ship, with its distinctive tumblehome hull, made its official entry into the water in late October 2013, at which point it was about 87 percent complete. (It's expected to reach initial operating capability in 2016.) Among the new technologies aboard the Zumwalt will be an all-electric integrated power system ("well-suited to enable future high energy weapons and sensors") and an Advanced Gun System designed to send rocket-powered, precision-guided projectiles 63 nautical miles.

3D printing at Picatinny

Like just about everybody else, the Pentagon in 2014 will be dabbling more in 3D printing. Researchers at the Army's Picatinny Arsenal, for instance, have been busy using an ink-jet printer and inks that can conduct electrical currents, such as silver, to print items including munitions antennas, fuze elements and batteries. Eventually, 3D-printed sensors or radio antennas could end up integrated into everything from soldiers' helmets to artillery shells. Above, a materials engineer at Picatinny displays a 3D-printed object.

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Strategy for finding time for you



You know that self-care is important for your well-being and that it makes you healthier and stronger. You really like the idea of “time for yourself” but fitting it in can be a challenge. Including self-care in your routine starts with figuring out what types of activities restore and rejuvenate you. People are unique, and everyone finds different types of activities relaxing. For some, relaxation is found through a PT session,

while for others a night out with friends or an evening spent with a good book and hot tea might be restorative.

Once you choose that special self-care activity, it's time to figure out how to fit it into your schedule. Sometimes, an activity might need to be modified in order to fit in with your current responsibilities. For example, if your ultimate self-care is a day spent hiking with the family dog, ask yourself, “Is that a feasible option?” For most of us, a day or even a few hours of hiking is difficult to fit into our schedule, so we just give up. But self-care is important, so let's keep trying.

In FOCUS, families learn to approach problems using the solution-finding tool SNAP. The SNAP model makes it easy to clearly define a problem and then generate a variety of possible solutions.

The first step in SNAP is:

1. State the problem.

The key is to state the problem simply and clearly. While it can feel good to vent about problems, it doesn't always help to solve them. Let's work through

SNAP using the hiking example from above.

State the problem: I don't get to exercise outside often enough.

The second step is:

2. Name the goal.

Simplify the goal into one clear sentence, as this will make it easier to identify possible solutions.

Name the goal:

Find an outdoor activity that relaxes me.

The third step in this process is:

3. List all the possible solutions.

There are no right answers here. Just list all the ideas you can possibly think of.

All possible solutions:

- Fly to Yellowstone and hike for several days
- Drive two hours to my local mountain and hike
- Take a long walk at my local park
- Invite a friend for a walk at the local park
- Take a walk by myself in my neighborhood...

Once you have a nice long list, or at

least five options, you can move on to step four:

4. Pick the best option and try it out.

In this step, you will go through your options and consider the strengths and weaknesses of each one. Once you whittle it down to two or three, think about any barriers that might get in the way. Choose the solution with the fewest or easiest barriers to overcome.

Pick the best solution: Take a walk in my neighborhood.

Set a date and plan ahead so that you can enjoy your chosen activity without distraction. Set up a playdate with a neighbor or pre-register your kids at the local CDC drop-in program to ensure your time will be free of disruptions. Also make sure to gather any supplies you might need ahead of time, so there is nothing to slow you down on the day of your planned relaxation activity.

Finally, however you manage to sneak some self-care, have fun, enjoy, and treat yourself well.

FOCUS (Families OverComing Under Stress) is a resiliency-building program of the Navy Bureau of Medicine and Surgery (BUMED). FOCUS is an eight-session training program for military families that is grounded

TIME, cont'd. on Page 23



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Tips for making an connection

There's a special bond that a parent feels when they tend to the physical needs of their child. For example, I love it when my 4-year-olds (yes, that was oldS, plural; remember, I have triplets) come to me and say, "Daddy, could you button my shirt?"

I feel a special connection with my daughter when she lets me fix her hair into pick tails.

I'm purposely not sharing examples from my marriage because they're too personal, but the point is that when we take care of someone physically, it creates closeness.

It's particularly special when one spouse cares for another because, unlike the parent child dynamic, it's NOT necessary. In other words, your spouse can shave themselves. They don't NEED you to be shaven. And that's exactly why it's an intimate experience... because the act is not practical. The only reason you're taking the time to shave your spouse is to make a connection... to be intimate.

Shaving your spouse's legs or their

Marriage Fitness with Mort Fertel



beard is just one example. Here are some other possibilities:

- button their shirt
- cut their toe nails
- feed them des-

sert

- help them on with their coat
- brush their hair
- tie their shoes
- brush the lint off their shoulders
- take their shoes off at the end of the day

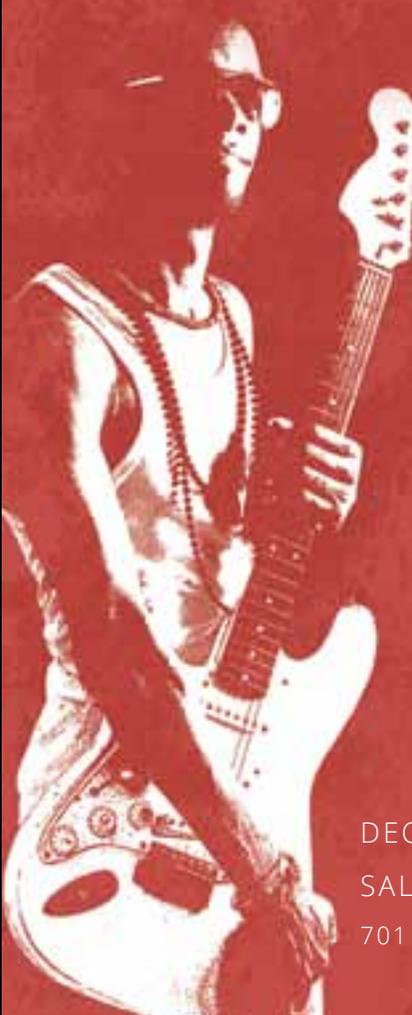
Pick one of the above ways to care for your spouse this week, or come up with one of your own ideas. Whatever you choose, do it gently. As you probably know with your children, you can just get the job done, or you can do it with love. Since your spouse doesn't need you to do whatever you pick, do it with love. That's the point of this week's assignment.

You'll be amazed at how much love can go into buttoning someone's shirt, for example. Do it slow. As you go from button to button, rub the back of your hands against your spouse's chest. If

CONNECTION, cont'd. on Page 23

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The New Beat of San Diego



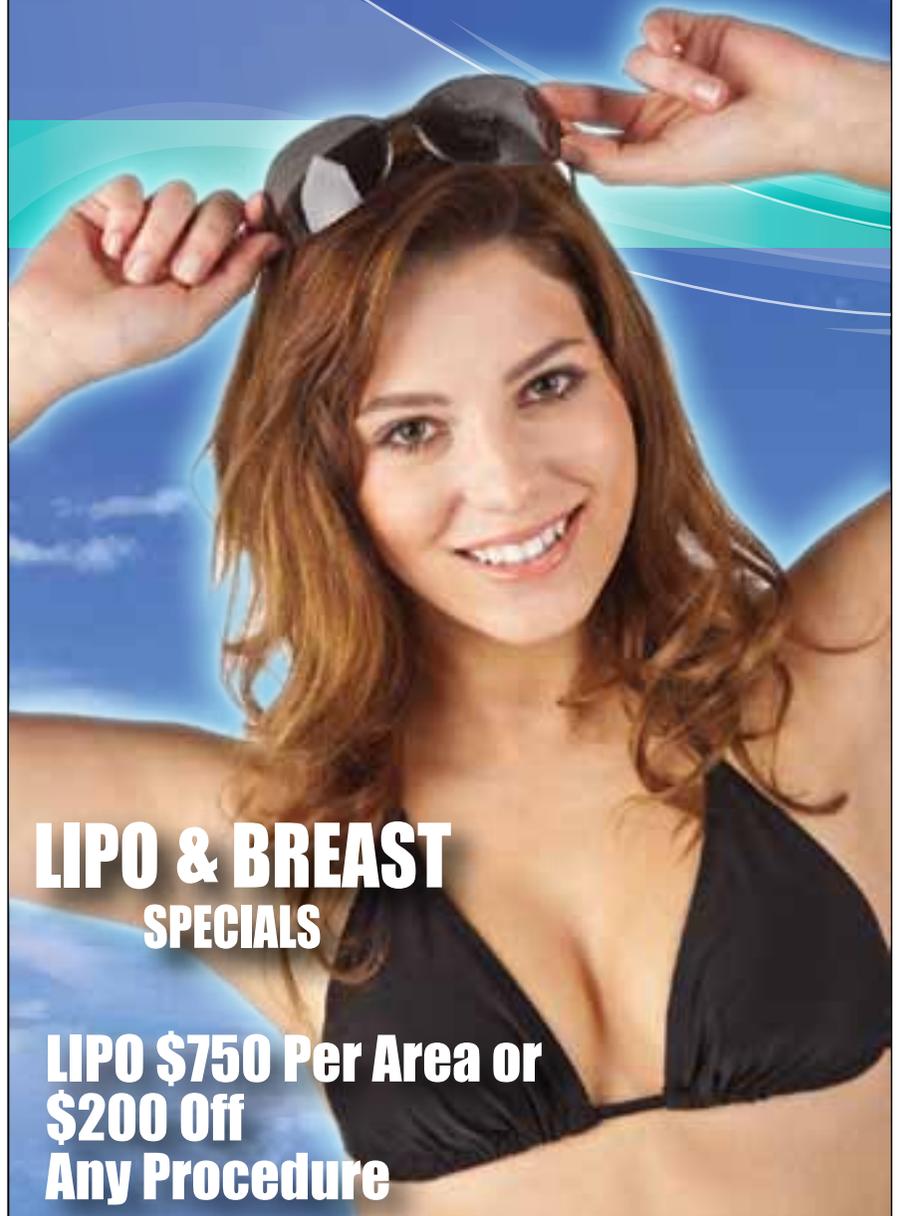
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Easter Eggstravaganzas around town

- Spring EGGstravaganza at Birch Aquarium at Scripps. Make a shark egg craft, join an underwater egg hunt, take a closer look at animal eggs and more. April 18-20, 11 am-3 pm. Free with admission. \$12.50-\$17. 2300 Expedition Way, La Jolla. www.aquarium.ucsd.edu; 858-534-3474.

- Carlsbad's EGGstravaganza Spring Festival. Get the most out of Easter with exciting games, a scavenger hunt for the family, photos with the Easter Bunny, a preview of the Parks & Recreation Summer Camps program and a Fun Zone with a giant slide, bounce houses and an opportunity to 'soak the bunny!' April 19, 10 am-1 pm; egg scramble, 10:30 am-12:30 pm. Free admission; activity cards and Unlimited Fun Zone wristbands available for purchase. Visit website for details. Poinsettia Park, 6600 Hidden Valley Rd. www.carlsbadca.gov/parksandrec.

- Kroc Community Church Presents Free Easter EGGstravaganza. Find a basketful of fun things to do! Enjoy visits and photos with the Easter Bunny, arts and crafts, carnival games, music, prizes and the new Toddler Zone. More than 15,000 eggs are up for grabs on The Kroc Center's Recreation Field! April 19, 10 am-1 pm. Egg hunt for ages 4-11. Don't miss the Easter service tomorrow at 10:30 am; free breakfast at 9 am. The Salvation Army Kroc Center, 6845 University Ave., San Diego. www.kroccenter.org.

- Egg Hunt at Poway Community Park. Also, a pancake breakfast, games, a visit from the Fire Dept., bounce houses and a fun zone at this event hosted by Living Way Church. April 19, 8 am-1 pm. Breakfast \$4; other activities free. 13094 Civic Center Dr. www.poway.org; 858-486-1441.

- Spring Party with Bunny. Hang out with a friendly bunny, be part of a stuffed bunny hunt, pet real rabbits and more. April 19, 10-11:30 & 11:30 am-1 pm. \$18 per child; regular admission fees apply to accompanying adults. For ages 2-6. Pre-registration required; visit website for details. San Diego Botanic Garden, 230 Quail Gardens Dr., Encinitas. www.sdbgarden.org.

- North Clairemont Recreation Center's Egg Hunt. April 19, 9:30 am (ages 1 & 2); 10 am (ages 3-5); 10:30 am (ages 6-8) & 11 am (ages 9-12). Free. 4421 Bannock Ave. www.sandiego.gov; 858-581-9926.

- ONEHOPE ACT Today! for Military Families 5K/10K Run/Walk & Family Festival. Make a difference in the lives of military children with autism at this annual event that also features a one-mile fun run, a kids' egg hunt, live music, booths and a kids' zone. April 19, 6:30-11 am. \$20-\$45. Tecolote Shores Park, Mission Bay. www.acttodayformilitaryfamilies.kintera.org.

- PQ Spring Egg Hunts. April 19, 10 am. Free. Peñasquitos Creek Park, 8021 Park Vil-

lage Dr.; Rolling Hills Park, 11082 Carlota Dr.; South Village Park, 14756 Via Azul; Ridgewood Park, 12604 La Tortola. www.sandiego.gov; 858-538-8198 or 858-538-8131.

- Breakfast & Eggs-treme Fun in Coronado. A hearty breakfast, an Easter Bunny visit, an egg hunt and crafts. April 19, 9 am. \$8-\$11; under 16 free (tickets are limited; call for details). From 1-3:30 pm, egg hunts, carnival games, a life-sized Candyland game and more. Egg hunts free; fee for some activities. Coronado Community Center, 1845 Strand Way. 619-522-7342.

- Children's Spring Festival & Egg Hunt. Eggs filled with treats, games and refreshments. April 19, 10:30 am-noon. Free. For grades 3 & under. La Colonia Park, 715 Valley Ave., Solana Beach. 858-720-2453.

- Breakfast with Peter Cottontail & Egg Scramble. Feast on pancakes and sausage at the Williams Barn from 8-10 am on April 19. \$4-\$5. After breakfast, toddlers through 5th graders can hunt for eggs with prizes. Come early for carnival games, jumps and a photo op with Peter Cottontail. \$5 per family. Walnut Grove Park, off Twin Oaks Valley Rd. on the cor. of Olive & Sycamore, San Marcos. www.san-marcos.net.

- Torrey Hills Spring Egg Hunt. Plus crafts, face painting and games. April 19, 9 am-noon. 4260 Calle Mejillones, San Diego. 858-552-1687.

- Standley Recreation Center's Egg Hunt. For ages 10 & under. April 19, 10 am-noon. Please arrive early with a basket and meet in the gym. 3585 Governor Dr., San Diego. www.sandiego.gov; 858-552-1652.

- Bunny Sighting at Scripps Ranch Farmers Market. Get treats and have your photo taken with the Easter Bunny (10:30 am-12:30 pm), enjoy face painting and balloon art, and take part in a free treasure hunt. April 19, 9 am-1 pm. 10380 Spring Canyon Rd. www.srfm.org.

- San Carlos Recreation Center's Spring Carnival. Egg hunts for ages 12 & under, jumps and live music. April 19, 10 am-1 pm. 6445 Lake Badin Ave., San Diego. www.sandiego.gov; 619-527-3443.

- Egg Mania in Linda Vista. Participate in an egg hunt and pose with the Easter Bunny. Participants will be grouped by age. April 19, 10 am. Linda Vista Recreation Center, 7064 Levant St. 858-573-1392.

- Oceanside Egg Hunt. Look for hidden treasures and see the Easter Bunny. April 19, 10-11 am. Free. Buddy Todd Park, 3000 Mesa Dr. 760-435-5041.

- Spring Eggstravaganza at Santee Lakes. Continuous egg hunts for ages 8 & under, a petting zoo, carnival rides, crafts and pony rides. April 19, 9 am-3 pm. Activity/ride tickets \$.50 each. 9310 Fanita Pkwy. www.ci.santee.ca.us; 619-258-4100, ext. 201.



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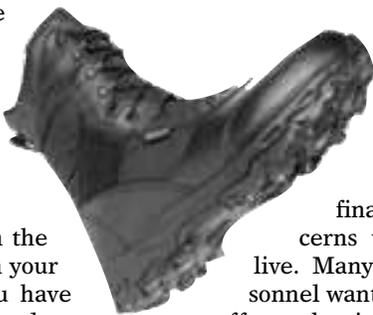


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10 bad money habits recruits should boot

When you joined the military, you probably were looking forward to seeing new places and learning new skills. But you may not have anticipated new financial trials.



The first few years in the military can really strain your budget — assuming you have one. A few wrong moves and you could find yourself in a financial hole that would be hard to escape.

Here are 10 money missteps that all new recruits and junior enlisted personnel should avoid.

1. Failing to track expenses

First, figure out where your money is going.

Track your expenses for two months. The reality of where your money goes is at the heart of developing a spending plan. A lot of folks who have started the process this way have been shocked at the opportunities to cut back and cut out to find cash for paying off debts or building for the future.

While she was in the Army, Glenda Oakley, USAA employee and former Army platoon leader, says she set aside a reasonable amount of “play money” at the start of every month and used

it to pay for nonessentials like entertainment or eating out. She had only one rule: “When it’s gone, it’s gone.”

Another important financial decision concerns where you choose to live. Many junior enlisted personnel want the freedom of living off-post, but it can be much more expensive than the low-cost housing and amenities available on base.

2. Buying too much car

Springing for a slick new ride falls into the spending plan discussion, but is so common among new recruits that it deserves a separate mention. While buying a new economy car or a sensible used car may not impress your friends, it can help you stay on solid financial footing.

3. Blowing your bonus

Enlistment bonuses and other special pay just scream to be spent on a bigger TV or a new tattoo. But chances are, you can think of a more responsible use of a good portion of that money. One of these days, you’ll thank yourself for paying off debts or setting aside a

MONEY, cont’d. on Page 26

HEALTH

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Local charity protests inaction on veterans' issues

SAN DIEGO, CA – Founded only nine months ago and backed only by small donations from individuals, independent public policy group Moderate Majority has already prevented homelessness for seven veterans in Southern California. Moderate Majority's co-founders say that the group's very survival demonstrates overwhelming public support for an independent effort to reform the VA and its mental health system, as well as a deep-seated lack of trust in America's two major political parties to work in the public interest.

"Starting as a team of two, the fact that we've helped seven people and raised over \$25,000 in less than a year is incredibly humbling, because it literally only happens if the community believes in the mission," said Bryan Kim, Moderate Majority's 25-year-old co-founder and CEO. "The first step to fixing our political system is to take action even when the government doesn't, and that's exactly what we're doing."

With only donations raised from individuals (giving, on average, just \$20.00 each), Moderate Majority has paid rent or utilities for seven veterans failed by the system: in four cases, a delay in G.I. Bill benefits had threatened young veterans with eviction; two cases involved a delay in unemployment benefits of over a month; one case involved a pre-DADT sexual assault, undiagnosed PTSD, and an Other Than Honorable discharge resulting in a total lack of benefits. That's why, says Holly Hanks, 28, the group's other co-founder and CFO, "Without a plan, charity isn't enough." The next step, she continues, is political activity that concretely im-

proves services for veterans.

While only 6% of Americans think we should spend less on veterans (there's more bipartisan support for cutting foreign aid, education, agriculture, and Medicare), Congress disagrees:

- In 2011 and 2012, G.I. Bill cuts made it more difficult for veterans to go back to school when they come home.

- On February 7th, 2014, although 900,000 veterans and thousands more active duty families rely on food stamps to survive, Obama signed a proposal cutting \$8.7 billion from food stamps.

- Despite a 2012 conference-spending scandal, a 2013 Legionella outbreak that killed at least five veterans, and a 2014 record-destroying scandal, none of the high-level staff involved in these scandals have been pros-

ecuted. Most still hold their positions within the VA; many have received handsome performance bonuses, some for \$100,000 or more. The real-world consequences of these decisions are staggering:

- The average wait time nationwide for a disability claim at the VA remains over a year; in our region, it's over two years.

- 22 veterans take their own life every day. For the first time ever, that's more than die in combat.

- With 480,000 claims mired in the VA backlog, 254,000 more waiting on appeals, and less than 40% of private practitioners accepting TRICARE, many veterans who need emergency care simply cannot get treatment.

VETERANS, cont'd. on Page 18



Morgan, 32, a local veteran saved from eviction by Moderate Majority's charitable intervention.

CLINICAL STUDY

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Military jobs 'down under'

With the U.S. defense budget shrinking, thousands of U.S. troops will be forced to look elsewhere for a job. Heading down under may be just the answer.

The Australian Defence Force, which expects to double its budget over the next decade, is looking for even more foreign military members willing to serve Down Under.

Australian media reported last month that the government plans to increase defense spending — estimated at \$26.5 billion this year — to \$50 billion by 2023.

More money means more troops will

be needed, and the Aussies continue to look outside their own country for help filling the ranks.

In most cases, the Australian Defence Force looks to overseas candidates to fill gaps that are currently not being satisfied by standard recruitment practices, according to the Defence Force's website.

The Royal Australian Air Force, for example, is looking for overseas applicants to serve as fast jet pilots, air combat officers, electrical engineers, medical officers and intelligence analysts.

For more information, visit <http://www.defencejobs.gov.au>.

'Exercise' on USS Midway

It's not a military exercise; it's exercise by 1,000 San Diego college students, military personnel and general public on the flight deck of the USS Midway for the Ex 4 Vets IV on Saturday, April 26. The event is hosted by Embrace, a non-profit focused on bringing diverse groups of people together for social wellness projects. The hour-long session will be led by fitness guru Cindy Whitmarsh. Top individual and group fundraisers will be awarded at a

post-exercise party.

To register for this event, visit www.ex4vets.org/

HEALTH

Military tribute on permanent exhibit in Vista

What started out as an entry to Vista's annual Kites Over Vista public art series will become a permanent patriotic salute.

"Freedom Struggle" was created to salute both active duty military members and veterans in all branches of service.

"I absolutely loved the sculpture and think it should be a permanent part of Vista," says Chris Yates, past Commander of American Legion Post 365.

The sculpture has been accepted for permanent exhibit and local businesses and residents are invited to contribute in sponsoring the donation of the sculpture. For info on contributing, email [Maureen Barrack](mailto:MaureenBarrack@vistaart.com), Vista Art Foundation at artinvista@gmail.com, visit their website at www.vistaart.org, or call 760-310-5250.



Retired colonel recognized for work with veteran college students

Veterans - Temecula Valley recently held a presentation recognize Reservist United States Air Force Lt. Col. Vic Bezjian, DBA. Azusa Pacific University (APU) staff and faculty were present as Chief Personnel Specialist (SW/AW), Michael McCracken, President of the Veterans - Temecula Valley, presented a Certificate of Recognition to Bezjian at the new state-of-the-art Azusa Pacific University Murrieta Regional Center. "Bezjian was selected for his honorable military service to the United States of America and his continued dedication to veterans," said McCracken.

Bezjian is the Executive Director of Azusa Pacific University's Office of Military and Veterans Resources. This office serves as the primary liaison between veteran students, the university, and outside organizations such as the Department of Veteran Affairs. They handle all veteran issues and offer resources and assistance including counseling. Bezjian oversees APU's efforts to help veterans successfully transition to life as a college student and to help them achieve their post-military goals of completing their education in order to begin a new career. Over the last year, the number of veteran students at APU has increased by 38 percent.

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'Flying the Barn'

By Douglas Aguillard

MARINE CORPS AIR STATION CAMP PENDLETON, Calif. — Marine Medium Helicopter Squadron (HMM) 364 (Purple Foxes) of Marine Air Group 16 (MAG), 3rd Marine Air Wing (MAW) conducted a commemorative flight from MCAS Camp Pendleton, late last month. The flight was called "Flying the Barn."

The squadron was activated in 1961 and has been flying the Boeing Vertol CH-46 "Sea Knight" helicopter since 1967. After 47 years with the CH-46, HMM-364 will begin the transition to the Boeing MV-22B Osprey and may be completely finished with the transition by October of 2014. To mark this occasion, the squadron flew a mass formation of 11 aircraft from Camp Pendleton flying south along the Pacific

Ocean's coastline, down to near the U.S./Mexican border, and then headed north up San Diego Bay. They continued north over the city of San Diego, and then overflow MCAS Miramar, home of the 3rd MAW. Once this was done, the squadron headed back home to its home base at MCAS Camp Pendleton, where family and friends were waiting for them.

Pilots and crew chiefs will be sent back to MCAS New River, near Jacksonville, NC, where the pilots will spend anywhere from six to months of training in simulators and the real MV-22B Ospreys. Crew chief training can take up to nine months.



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Two local Iraq war vets aid military with mental health issues

In 2004, the United States was in the heat of the Iraq war with the U.S. soldier death toll climbing to more than 1,000. It was then, two San Diego young men, wore their U.S. Marines uniforms into battle.

On his first deployment in 2005, Joe Grady is in the midst of chaos in Iraq. And in one moment, his entire life changed. Hit by an IED, he lost his right arm and tragically lost several of his fellow infantrymen.

With five years of military enlistment, one tour in Afghanistan and two tours in Iraq during the war, Patrick Hunt was left with horrifying memories and scenes from battle.

Two different men, both bearing the emotional weight of war.

"In the military, you are trained to shutdown your emotions to survive. In a war-zone, there is no time for emotions. So when you finally get to come home, you have all of these overwhelming feelings inside of you and you have no idea how to handle them," explained Grady.

Since the Iraq war, there are 22 United States veterans and military members that commit suicide every day.

Grady and Hunt's paths never crossed during their time in the military, but instead, upon their return home and their road to healing. Master's students at Alliant International University in San Diego, they began learning about Emotionally Focused Therapy (EFT) and its prestige as one of the only scientifically proven methods of therapy.

Grady and Hunt were then accept-

ed to San Diego-based nonprofit, Alliant and Couple Family Clinic (ACFC) as trainees to earn clinical hours and further their education and experience in EFT. Led by certified EFT specialist and supervisor, Lisa Palmer-Olsen, the ACFC specializes in EFT treatment for distressed couples and families, and military couples. It was here, Joe Grady and Patrick Hunt found their purpose.

Use of the EFT method has shown greater success in alleviating individual and relationship problems related to depression, anxiety, PTSD and addiction, to name a few. This progressive therapy stress-

es the importance of the relationship bond and relies on the use of emotion in the process of healing and recovery for families.

Due to issues of confidentiality and long wait lists, many military personnel do not use mental health services. The ACFC offers completely confidential sessions, charging as low as \$11 per session.

"I understand first-hand the mix of emotions you feel after coming home from deployment. The confusion and frustration can be overwhelming for the military personnel and their families. EFT can assist veterans, active duty military, and their families make sense of the turmoil and help them get to a healthier

Due to issues of confidentiality and long wait lists, many military personnel do not use mental health services. The ACFC offers completely confidential sessions at nearly one-third the cost compared to traditional therapy sessions, charging as low as \$11 per session.

ACFC is hosting a fundraiser event, Unbroken: Cabaret for a Cause, May 3 at Poway Center for the Performing Arts. Ticket sales and donations will be used to fund ACFC's therapy sessions for local military and their families. Tickets: www.acfcsd.org.

place," added Hunt.

For more info or to schedule an appointment, 858-547-9803.

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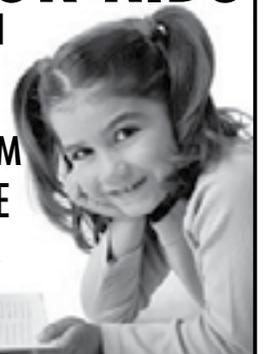
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QUESTION ABOUT DEPLOYMENT:

What did you miss most about regular life?

There's no doubt about it. Deployed service members make a lot of sacrifices, and time away from family and friends is one of the biggest sacrifices of all.

But aside from missing loved ones, Military1.com asked its community on Facebook, "What is the strangest/most unique thing you missed about regular life while on deployment?" Take a look at our favorite responses to the post, and add more in the comments section below!

1. An actual toilet and actual shower – Sam Barrett
2. A real good piece of greasy pizza – Greg Stang
3. Green grass and ice cold beer – William Benson
4. Knowing exactly what is on my

plate & where it came from – Jodia Cole

5. I missed American TV commercials while stationed overseas – Martin Benson

6. Dairy Queen Blizzards, snow, toilets that you don't have to bring a stick and beat down the pile - gross but true - and soft toilet paper – Christopher Dillenburg

7. Honestly, REAL milk... – Kenny Strobeck

8. I missed steak. After I got back I ate steak every day for two weeks – William T. Goodall

9. Being able to relax – Joseph Hill

10. Having ice cubes in a glass. You definitely didn't want to use the ice or drink the water at Camp Phoenix. – Dan Hill

Lawmakers push back against military tobacco ban

By Jon Harper
Stars and Stripes

WASHINGTON — Lawmakers are pushing back against a Navy review to potentially ban the sale of tobacco products on Navy and Marine Corps facilities, saying it violates servicemembers' "rights."

Last month, Cmdr. Tamara Lawrence, a Navy spokeswoman for the secretary, confirmed Secretary of the Navy Ray Mabus is taking a new look at tobacco use across the service. A Navy official, who spoke to Stars and Stripes on condition of anonymity because he was not authorized to speak on the topic, said one option on the table is banning tobacco sales on Navy bases and ships.

"Instead of making unilateral decisions that encroach on the rights and personal freedoms of our servicemen and women, Secretary Mabus should focus resources on preserving the readiness of our Navy and maintaining our national security. I will continue to fight to protect the rights of our American patriots who dedicate their lives to defending our freedom, securing our

homeland, and protecting our democracy," said Rep. Richard Hudson, R-N.C., a member of the House Agricultural Committee from one of the leading tobacco-producing states, in a press release Friday.

"The fact that a ban on sales of a legal product is even being considered is absurd and just another example of this Administration's desire to regulate every part of our lives," Hudson said.

On Thursday, Hudson and 17 other members of Congress sent a letter to Mabus urging him to abandon the review. They said that further efforts to curb tobacco use by troops aren't important enough to justify the cost and effort.

Hagel noted said dealing with tobacco-related health issues costs the Defense Department more than a billion dollars a year, and said the human costs of smoking must be considered.

"Now the dollars are one thing. But the health of your people — I don't know if you put a price tag on that. So I think it does need to be looked at and reviewed," Hagel said.



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8 costs to consider when buying a home

Buying your first home may seem like a smart move right now. With home prices on the rise, you might be thinking it's time to take the plunge while interest rates remain low. It's even more

tempting when you compare a friend's or family member's mortgage payment to your monthly rent.

The price of homeownership, however, is made up of other recurring ex-

penses that aren't always so obvious.

Here are eight expenses budget for:

1. Mortgage payments

If you finance your home, your monthly mortgage payment will go toward the principal (the amount you originally borrowed) and the interest on that principal. The amount of your payment will depend on how much you borrow, the interest rate on your home loan and the amount of time you have to pay off the loan.

Added to your monthly mortgage cost could be a payment to build an escrow, or reserve, account. Escrow accounts allow you to save incrementally for homeowners insurance and property taxes.

Lenders keep this money on deposit, and pay local governments and insurance companies when those bills are due.

HOUSING

2. Private mortgage insurance

If your down payment is less than 20% of the home's price, you usually are required by the lender to take out a private mortgage insurance policy. This policy protects the lender in case you default on the loan. According to the trade group Mortgage Insurance Companies of America, for a home costing about \$200,000, the monthly premium runs between \$50 and \$100. The closer your down payment is to 20%, the lower your monthly cost for PMI.

You may be able to have the PMI removed when you reach 20% equity. Often, you'll have to request this from your mortgage provider.

3. Homeowners insurance

"Homeowners insurance is critical in ensuring you're able to cover rebuilding, repair or replacement costs in the event of a major catastrophe or theft," says Halliwell.

4. Property taxes

Local governments charge real estate taxes to pay for public expenses, such as schools, parks and sidewalks. The seller or seller's real estate agent can tell you the current annual tax on a property. "Also ask when the next tax assessment is scheduled and whether it will be increased by the sale of the home," suggests Halliwell.

5. Utilities

Once you find the right house, ask the seller for a record of a year's worth of utility bills.

6. Maintenance

When you own a home, there's no landlord to call if it needs repairs. A qualified home inspector can walk you through the condition of a residence before you sign on the dotted line.

7. Making it a home

"One of the biggest categories I've seen catch people off-guard is what I call 'making it mine,'" says Halliwell. You might fall in love with a house, but when you move in, your furniture doesn't fit, you don't like the kitchen counter or you'd prefer wood floors to carpet. "You could easily spend thousands of dollars if you're not careful," Halliwell warns.

8. Other costs to consider

Whether it's a home security and monitoring system or weekly trips to the local home improvement store, make sure you have the money to cover it by building some wiggle room into the budget for your new home.

You'll also need to factor in HOA fees if you purchase a condo or town house or move to a community covered by a homeowners association.

Finally, don't forget about the cost of purchasing extra life insurance. For many families, having enough coverage to help pay off the mortgage should something happen to a significant chunk of its income is a necessity.

(Content provided courtesy of USAA.)

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TEST DRIVE:

2014 Ford Focus Titanium

By Greg Zyla

The 2014 Ford Focus compact is this week's test drive, arriving in upper-tier Titanium dress. This five-door hatch-

back design is one of Ford's top selling vehicles, and it's receiving critical acclaim by consumers and the automotive press.



Entry Price: \$16,810
Price as Tested: \$26,100

Completely re-styled in 2012, Focus for 2014 is available in sedan and hatchback styles in three distinct trim levels; S (sedan only), SE and Titanium. The entry S sedan starts at just \$16,810 and then pricing moves upward to SE at \$18,125 to top line Titanium at \$23,575

(sedan) and \$24,115 (hatchback).

It's been a while since we've driven Ford product, so we're pleased to say up front that the 2014 Focus effort may be the best ever by Ford in the compact category. Had I closed my eyes, sat in the seat and then driven the vehicle without knowing the brand, I probably would have guessed a German built vehicle. From its firm yet comfortable seating, handling characteristics to the feedback through the steering wheel, Focus for 2014 is a compact car that offers a major return on investment for those shopping this segment.

Our Titanium hatchback delivers outstanding fuel mileage with 27 city and 37 highway EPA averages. Ford then "doubles up" on the positives thanks to spirited performance, good handling and a four-cylinder engine that is perhaps the quietest of all the prior four cylinder compacts I've driven.

Important numbers include a wheel-base of 104.3 inches, 2,948 lb. curb weight, from 23.8 to 44.8 cu. ft. of cargo space, 5year/60,000 mile powertrain warranty and a 12.4 gallon fuel tank.

If you want to drive one of the best compacts on the road today, visit your Ford dealer as the 2014 Ford Focus receives a Test Drive top recommendation.

VETERANS

Cont'd. from Page 10

- When left untreated, service-related mental health issues like PTSD both create and contribute to other problems like substance abuse and homelessness, which the people in each community pay for through social programs and taxes.

While drafting federal legislation to reform the mental health system for veterans, slated for completion by the end of 2014, Moderate Majority will continue to lend its on-street presence to local campaigns like the trolley stop and prevent homelessness for local veterans like Morgan, 32, of El Cajon. When his G.I. Bill payment was delayed by over 60 days, Moderate Majority's two-person team raised over \$2,000 in just 12 days to prevent the Iraq war veteran's eviction. "That's the power of people coming together," Kim says with a smile. "Just because Congress has abandoned our veterans doesn't mean the American people have."

For more information or to make a donation, please contact Bryan Kim at (619) 382-7888.

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CHARGERS REPORT



Offensive Line

By Art Garcia

Heading into the 2013 NFL Draft, the priority for the Chargers was landing one of the highly regarded left tackles to help keep quarterback Philip Rivers upright and healthy. With the top three pass protectors all off the board when it came to the Chargers pick



Xavier Su'a-Filo

at No. 11, new GM Tom Telesco wasted little time selecting the best run-blocking lineman in the draft, Alabama's D.J. Fluker.

Having needs at various positions along the roster a month before this year's draft, most prognosticators still have the Chargers taking either a cornerback or pass rusher with their first pick in the latest mock drafts. How-

ever, despite needs in the secondary, don't be surprised if Telesco pulls the trigger on another offensive lineman – especially if a versatile, multi-position athlete somehow gets caught up in the numbers and slides down into the Chargers' lap.

With guard Jeromey Clary's status still in the air, concerns over left tackle King Dunlap's health (concussions), and the overall lack of depth along the line, here are a few offensive lineman that could possibly be there for the Chargers' choosing and a quick quote on each player from USA Today's NFL Draft preview.

Cyril Richardson, G, Baylor – the 6-4 1/2, 343-pound Richardson was a three-year starter who is thick and quick with long arms. Plays left guard in a high-tempo, no-huddle offense. Powerful and aggressive; quick enough to gain an advantage on run plays. Explosive on down blocks; can stun and control a defensive tackle. Has had several pancake or decelerator blocks and has a good surge in the run game. Explosive and violent player who manhandles his blocking target; Rookie starter.

Xavier Su'a-Filo, G, UCLA – a 6-3, 305-pound junior with experience at tackle and guard (with) a strong punch to the breast plate. Quick, aggressive and physical. Good lateral quickness to position the defensive end. Good feet and athletic ability in pass protection; strong, explosive and keeps hands inside the frame. Can play flat-footed with good ankle and hip flexibility. Strong enough to anchor the bull rush.

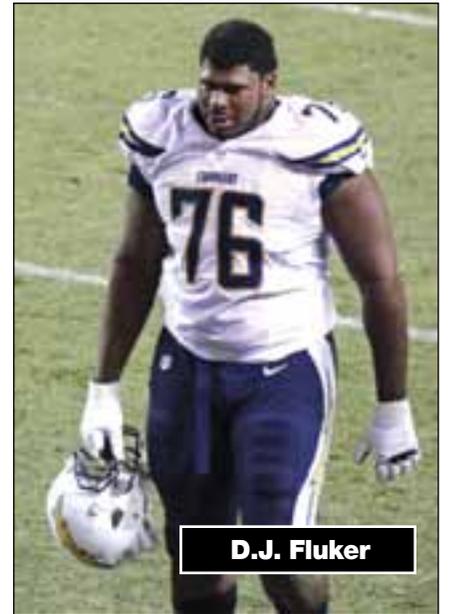
David Yankey, G, Stanford – at 6-5, 312-pounds, Yankey was pivotal to the Cardinal running game as the lead pull and fold blocker. Creates seams in the defense and a strong combo and TAG blocker. Good base, feet and hand placement in the run game; plays with good awareness with his head on a swiv-

el. Comes off the ball low on the goal line and can wedge block the defensive tackle out of the hole. One of the top run zone-blocking linemen in the draft.

Gabe Jackson, G, Mississippi State – nasty and physical, the 6-3 1/2, 339-pound Jackson is a long-armed power player with a wide body. He majors in run blocking; average quickness for his size. Has been blessed with an inordinate amount of tools to play on the next level, such as flexibility, size and knee bend. Can anchor against power players and flashes a boxer's punch in pass protection.

Cyrus Kouandjio, T, Alabama – the massive 6-5, 310-pound Kouandjio had an up-and-down year at left tackle but oozing with talent. Locks on to defender with big hands and long arms; aggressive in run game and moves feet well as a pass protector. Snaps up quickly in pass protection and doesn't drop hands. Good lateral quickness to seal edge. Can be a road grader in base or down blocks and has good cutoff angles to second level.

THE ENDZONE: The top-ranked guard in the draft is Notre Dames' Zack Martin. A four-year starter at left tack-



D.J. Fluker

le, the 6-4, 305-pound Martin projects to be moved inside to play in the NFL and likely will be long gone when the Chargers pick in the first round. With the top three rated tackles – Jake Mathews (Texas A&M), Greg Robinson (Auburn) and Taylor Lewan (Michigan) expected to be picked within the top twenty and the other top tackles projected to be better suited on the right side, Kouandjio would be an intriguing pick. Re-uniting Kouandjio with Fluker, a former Crimson Tide teammate, the Chargers would be set at both tackle positions for the next decade barring injury. Telesco retained another key contributor to

CHARGERS, cont'd. on Page 25

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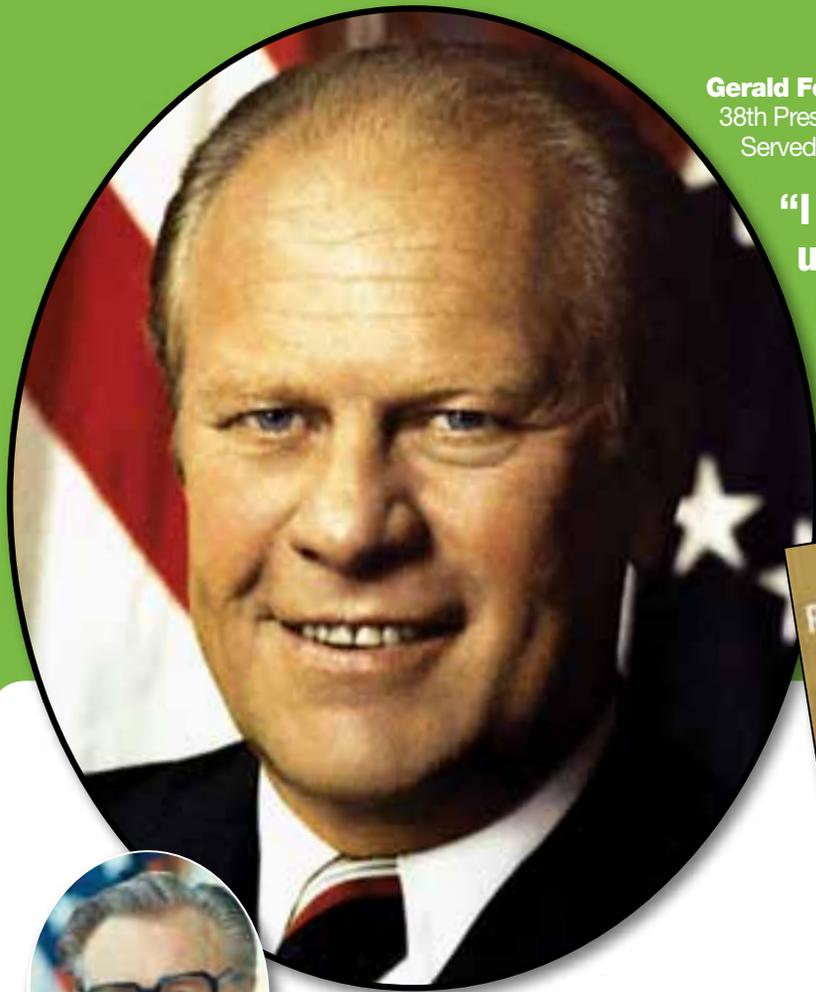
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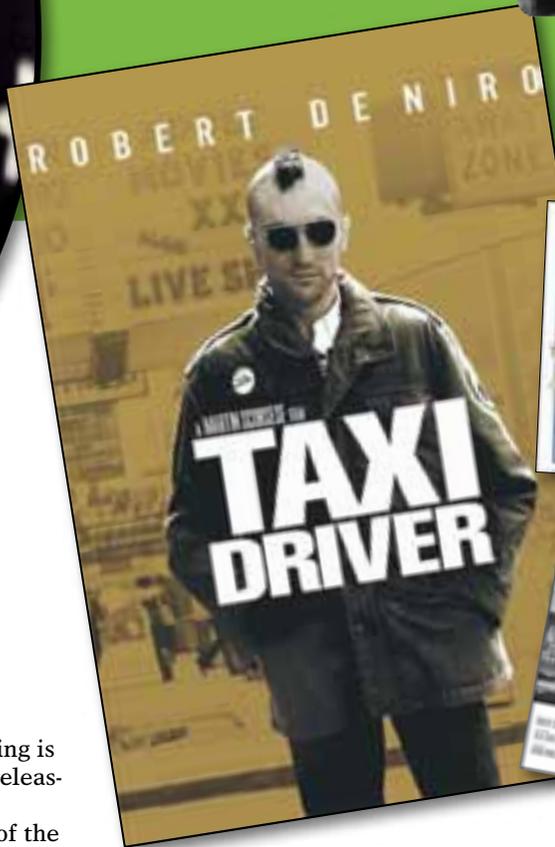


Gerald Ford
38th President of the United States
Served from Aug. 9, 1974 to Jan. 20, 1977

“I would hope that understanding and reconciliation are not limited to the 19th hole alone.”
— Gerald Ford



Nelson Rockefeller
41st Vice President of the United States
Served from Dec. 19, 1974 to Jan. 20, 1977



World events

- Earthquake in Tabgshan, China kills 655,000
- Earthquake measuring 6.5 on the Richter scale strikes in North Eastern Italy
- Tidal wave in Philippines kills 5,000
- 32 Black African nations boycott Montreal Olympics in protest to continued sporting links between New Zealand and South Africa
- Soweto riots in South Africa mark the beginning of the end of apartheid
- The world's first recorded Ebola virus epidemic begins in Sudan
- Palestinian extremists hijack an Air France plane in Greece with 246 passengers and 12 crew. They take it to Entebbe, Uganda, where Israeli commandos storm the plane freeing the hostages

- A hijacked Sabena Boeing is stormed by Israeli soldiers releasing 100 hostages
- Mao Tse-tung, founder of the Chinese Communist Party, dies
- Fidel Castro becomes president of Cuba



Mao Tse-tung dies

U.S. news

- First Legionnaires Disease affects 4,000 delegates in Pennsylvania on 23rd July from a chapter of the American Legion
- In New York City, the “Son of Sam” pulls a gun on July 29th and begins a series of attacks that terrorized



Cuban President Fidel Castro

- the city for the next year.
- The United States celebrates 200th birthday of independence from British Rule
- Three Gunmen abduct a school bus with 26 children and the driver near Chowchilla, Calif. (all children and driver are saved after they dig a tunnel out of the quarry they were buried in)
- Eccentric American billionaire Howard Hughes, who had been a recluse for 20 years, dies at the age of 70



Howard Hughes passes away



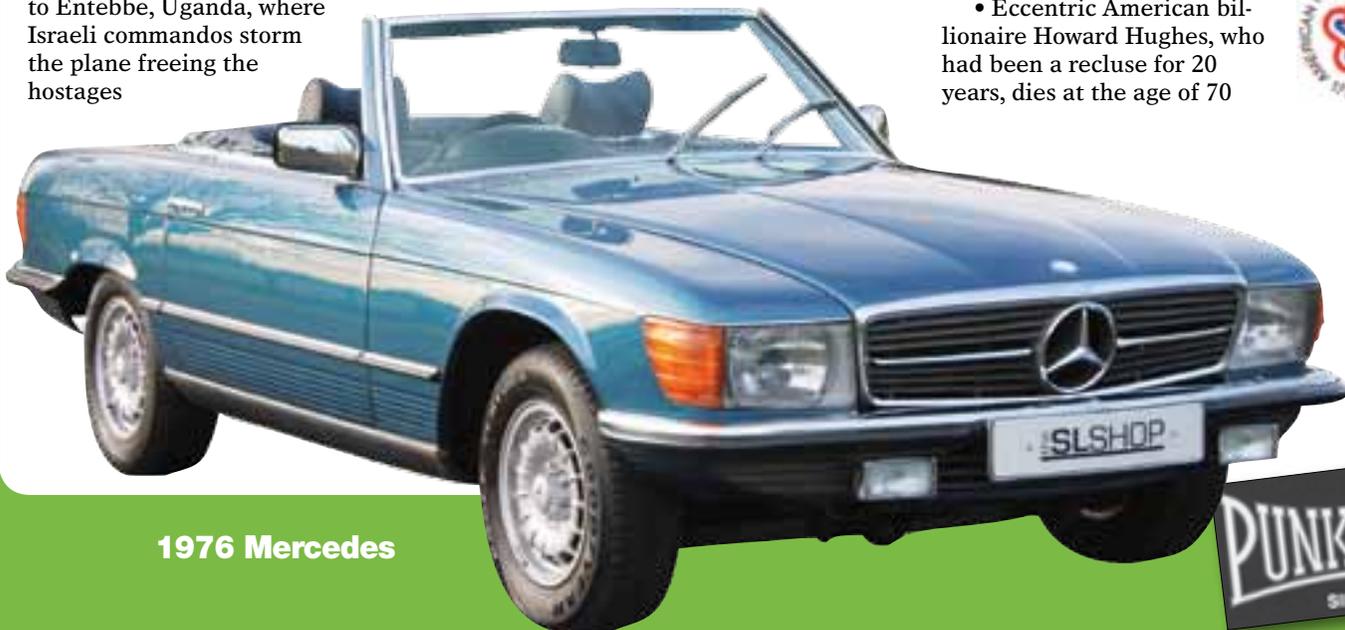
- Technology**
- Concorde operated by Britain and France enters service cuts transatlantic flying time to 3 1/2 hours
 - Apple Computer Company is formed by Steve Jobs and Steve Wozniak
 - First laser printer introduced by IBM - the IBM 3800
 - NASA unveils first space shuttle, the Enterprise
 - An American panel warns that CFC's Chlorofluorocarbons used in aerosol can damage the Ozone layer
 - Matsushita introduces the VHS home video cassette recorder to compete with Sony's Betamax system
 - Landing vehicles from the U.S. spacecrafts Viking I and Viking II set down safely on Mars



Ebola virus epidemic



Concorde



1976 Mercedes





1976 Cadillac Eldorado Convertible

remember when...

1976

Popular culture

- The Damned release New Rose - the first ever single released / marketed as "punk rock"



lane hijacked

Popular films

- Taxi Driver
- Rocky
- Carrie
- The Bad News Bears
- King Kong
- Network
- Logan's Run



BORN THIS YEAR: Above right: Anna Faris. Above left: Colin Farrell, actor; Cristiano Ronaldo, soccer star; Luke Bryan, country singer; and Isla Fisher, actress.

AVERAGE COST OF LIVING

- Income per year ... \$16,000
- Minimum wage \$2.30
- New house \$43,400
- Monthly rent \$220
- New car \$5,418
- Gallon of gas 59¢
- Dozen eggs 84¢
- Gallon of milk \$1.65
- Loaf of bread 30¢
- First-class stamp 13¢
- Movie ticket \$2.15

- The Omen
- All the President's Men
- The Outlaw Josey Wales

Popular songs and musicians

- "Silly Love Songs," Wings
- "Don't Go Breaking My Heart," Elton John and Kiki Dee
- "Disco Lady," Johnnie Taylor
- "December, 1963 (Oh, What A Night)," Four Seasons
- "Play That Funky Music," Wild Cherry
- "Kiss and Say Goodbye," Manhattans
- "Love Machine (Part 1)," The Miracles
- "50 Ways To Leave Your Lover," Paul Simon
- "Love is Alive," Gary Wright
- "Sara Smile," Hall & Oates

- "Afternoon Delight," Starland Vocal Band

TV shows

- Charlie's Angels
- The Muppet Show
- What's Happening!!
- Laverne & Shirley
- The Bionic Woman
- Alice
- Mary Hartman, Mary Hartman
- Black Sheep Squadron
- Quincy M.E.



Born in 1976

- Luke Bryan, country singer
- Ronaldo, soccer player
- Blake Shelton, country singer
- Peyton Manning, football player
- Rick Ross, rapper
- Ryan Reynolds, actor
- Reese Witherspoon, actress
- Colin Farrell, actor
- Jakeel White, actor
- Anna Faris, actress
- Ja Rule, rapper
- Isla Fisher, actress



emici in Sudan



e flights begin



VHS introduced



1976 Corvette

Groaners

- “I went to the zoo the other day, there was only one dog in it. It was a shitzu.”
- Police arrested two kids yesterday, one was drinking battery acid, the other was eating fireworks. They charged one - and let the other one off.
- “Doc, I can’t stop singing ‘Green Green Grass of Home.’” He said: “That sounds like Tom Jones syndrome.” “Is it common?” I asked. “It’s not unusual,” he replied.
- I’m on a whiskey diet. I’ve lost three days already.
- A man walks into a bar with a roll of pavement under his arm and says: “Pint please, and one for the road.”
- I went to the doctors the other day and I said, “Have you got anything for wind?” So he gave me a kite.
- I saw this guy tugging on a cheetahs tail; I thought, “He’s trying to pull a fast one.”
- There’s two fish in a tank, and one says, “How do you drive this thing?”
- I went to buy some camouflage trousers the other day but I couldn’t find them.
- When Susan’s boyfriend proposed marriage to her she said: “I love the simple things in life, but I don’t want one of them to be my husband.”

Leave me alone!

- Man: Haven’t I seen you someplace before? Woman: Yes, that’s why I don’t go there anymore.
- Man: Can I buy you a drink? Woman: I think I’d rather have the money!
- Man: Will you go out with me this Saturday? Woman: Sorry, I’m having a headache this weekend.
- Man: Is this seat empty? Woman: Yes, and this one will be if you sit down
- Man: So what do you do for a living? Woman: I’m a female impersonator.

Not clear on the process

A young blonde woman is distraught because she fears her husband is having an affair, so she goes to a gun shop and buys a handgun. The next day she comes home to find her husband in bed with a beautiful redhead. She grabs the gun and holds it to her own head. The husband jumps out of bed, begging and pleading with her not to shoot herself. Hysterically the blonde responds to the husband, “Shut up...you’re next!”

The Army hospital

An Army major visits the sick soldiers, goes up to one private and asks: “What’s your problem, Soldier?” “A bunch of crabs.. Sir” “What treatment are you getting?” “Five minutes with the wire brush each day.” “What’s your ambition?” “To get back to the front, Sir.”

“Good man.” says the Major. He goes to the next bed. “What’s your problem, Soldier?” “Chronic piles, Sir” “What treatment are you getting?” “Five minutes with the wire brush each day.” “What’s your ambition?” “To get back to the front, Sir.” “Good man.” says the Major. He goes to the next bed. “What’s your problem, Soldier?” “Chronic gum disease, Sir” “What treatment are you getting?” “Five minutes with the wire brush each day.” “What’s your ambition?” “To get the wire brush before the other two, Sir”

Lucky driver

A police officer pulls over a driver and informs him that he has just won \$5,000 in a safety competition, all because he is wearing his seat belt. “What are you going to do with the prize money?” the officer asks. The man responds, “I guess I’ll go to driving school and get my license.” His wife says, “Officer, don’t listen to him. He’s a smart aleck when he’s drunk.” The guy in the back seat pops up out from under the blanket and says, “I knew we wouldn’t get far in this stolen car.” Just then a knock comes from the trunk and a voice calls out, “Are we over the border yet?”

TIME

Cont’d. from Page 6

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CONNECTION

Cont’d. from Page 7

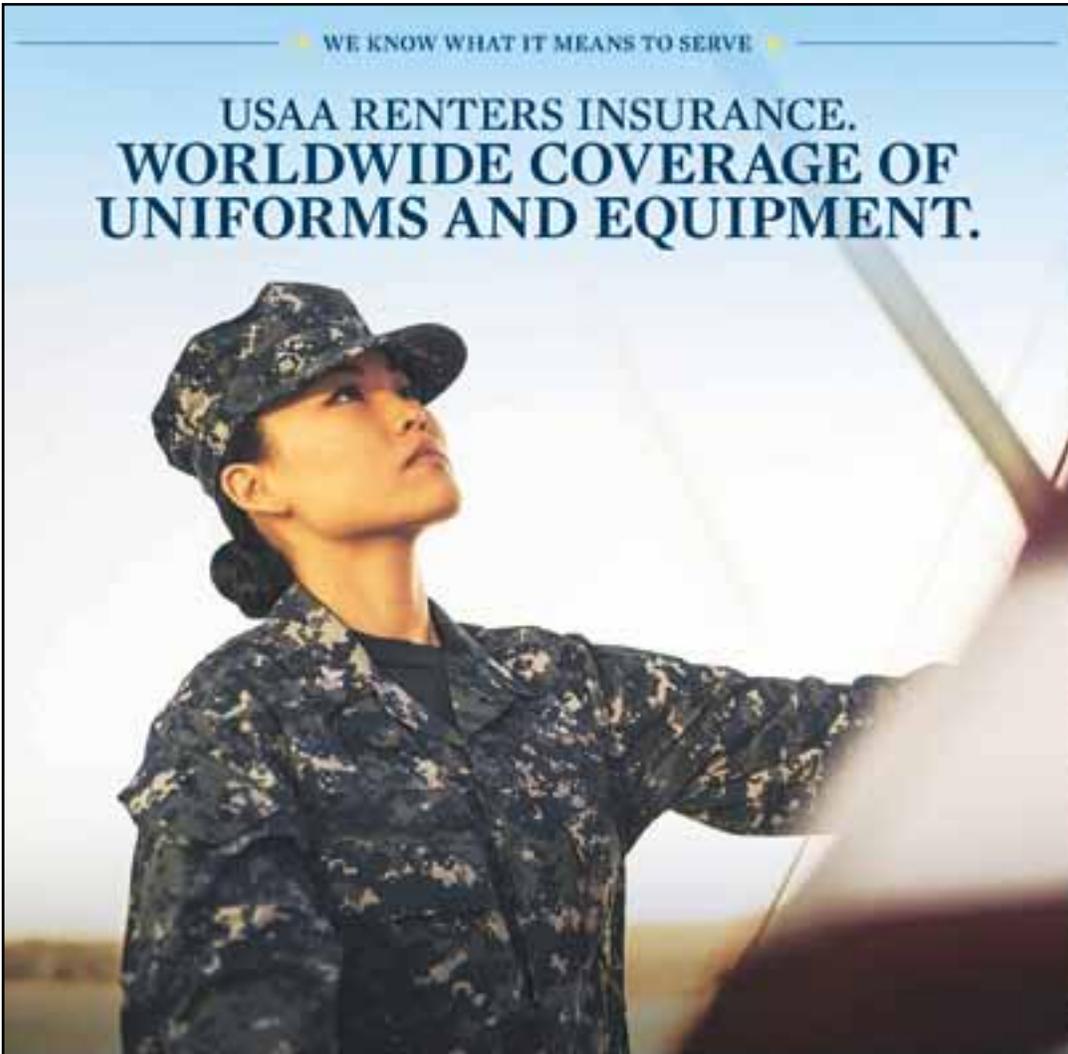
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CHARGERS

Cont'd. from Page 19

last years' squad by resigning offensive lineman Rich Ohrnberger to a one-year contract. The 6-foot-2, 300-pound Ohrnberger appeared in 13 regular season games in 2013 making one start at right guard and also playing at left guard and center. With center Nick Hardwick turning 33 this year and Clary 31, keeping the 28-year-old Ohrnberger in the fold not only strengthens the depth along the offensive line, but keeps the continuity of the offensive line together at least one more season. There is still no word regarding Clary and his reported \$6.25 million cap hit the team will take if he is on the roster this 2014 season. Coming off perhaps the best season of his career after moving from right tackle to right guard in 2013, his ability to play both positions and keeping the starting offensive line intact after an impressive performance last season might be worth taking the cap hit. If there is a run on picks at a certain position like cornerback or receiver, Su'a-Filo's versatility to play guard and tackle could be too valuable to pass up.

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MONEY

Cont'd. from Page 9
rainy-day fund.

4. Putting off retirement saving

For people just starting their careers, retirement seems like a lifetime away. But taking advantage of the military's Thrift Savings Plan from the beginning could make it easier to start a nest egg for later in life.

"Making it an automatic occurrence is critical," Montanaro says. "It becomes a first thing you do each paycheck, and not a last."

5. Spending money you don't have

The "I want it now" mindset is even more dangerous when you don't have the cash to pay upfront. Putting big purchases on credit cards — or worse, taking out a payday loan — can come back to bite you in the form of high fees, interest charges and mounting debt.

6. Thinking short term

Learn to separate a good deal from a dud by look-

ing at the total costs involved. Rent-to-own-furniture stores or promises of "no payments until 2015" might tempt you with low initial costs, but they can nickel-and-dime your budget to death if you don't adhere to strict payment policies.

As with any major purchase, if a deal seems too good to be true, it probably is.

7. Not protecting your property

Even if you don't own a home, you likely have possessions worth thousands of dollars, especially if you live off-post in an apartment.

"Your landlord has coverage. Make sure you do, too," Montanaro says. "Many landlords have coverage that covers their property; with a renters policy you can insure yours."

8. Ignoring your credit report

Once a year, take advantage of your right to get a free credit report at annualcreditreport.com from each of the three major reporting agencies. Your report details your history of borrowing money and making payments on time.

Correcting any errors on your report could save you money by helping you qualify for lower interest

rates on loans or get approved for affordable housing. If you've had a troubled history of managing debt, now's the time to change your ways and help improve your credit.

9. Opting out of life insurance

As a military member, you're automatically enrolled in Servicemembers Group Life Insurance, unless you opt out. For young members without a family to support, saving a few bucks a month by forgoing life insurance might seem like a good idea. But Montanaro says to think carefully before taking that route.

10. Jumping without a parachute

Unpleasant surprises can drain your bank account — or worse. A broken washing machine or a medical emergency could set you back hundreds or thousands of dollars. If you have no choice but to pay with credit cards, the expense could haunt you for years. It's better to plan for these setbacks in advance by setting aside a financial cushion.

Contributing a small amount to your emergency fund every month can take some of the tension out of trouble. (Content provided courtesy of USAA.)

Baby Boomers May Avoid Knee Surgery With Modern Arthritis Treatments

Doctors say these two factors are the keys to knee arthritis treatment success and relieving pain without surgery

By Matt Edgar
America's Health Writer

San Diego County - Everyone has said it at one time or another. If I had only known about "this" sooner - things would be very different today.

That's what many knee arthritis pain sufferers are saying about this technology and treatment.

"We all know that countless lives are being saved every year because of early detection and better treatment of cancer," one of the physicians at Osteo Relief Institute in San Diego, California. "The same holds true for treating knee arthritis pain. I believe we are having so much success at Osteo Relief Institute because of two factors: One is we are using advanced medical technology and treatments a lot of clinics do not use. And second, the word has spread to our community and so many knee arthritis sufferers are coming in

sooner. And the earlier we can treat knee arthritis - the better the results. The key to avoiding knee replacement surgery is doing the correct treatments as soon as possible."

What is the "Correct Treatment?"

"That depends, there is no one answer when it comes to medical conditions and knee arthritis is no different. That's why, if you have knee pain, you should have it evaluated by a doctor who deals with and treats knee pain every day," stated the clinic's director of services.

For many knee arthritis pain sufferers the right treatment is viscosupplementation. In this treatment, a preparation of Hyaluronic acid (such as Hyalgan) is injected directly into the knee joint.

Hyaluronic acid is a natural lubricant and shock absorber for your joints and is found to be decreased in arthritis

sufferers. This is similar to running your car low or without oil. Obviously, the sooner you put oil back in the car - the less damage will be done. That's why some doctors feel early viscosupplementation gets the best results and is so important for avoiding surgery.

And the Doctors believe one of the most important factors for the success of viscosupplementation is making sure you are getting it into the joint space. That's why the doctors at Osteo Relief Institute use advanced imaging technology called a "C-Arm."

A C-Arm allows the doctor to see into the joint and actually watch the injection go where it is supposed to. Research shows that performing injections without digital imaging can result in missing the joint space as much as 30% of the time. If you had viscosupplementation treatments without advanced imaging and did not get good results - this may be why.



Can This Be Avoided? Total knee replacement is serious surgery requiring months of rehabilitation. Some doctors think modern treatments done early enough can keep baby boomers from going under the knife.

"If you have knee arthritis pain, viscosupplementation might be the answer you are looking for. The keys are to not wait, get a good evaluation from an expert and make sure advanced digital imaging (C-Arm) is used to make sure you have the best chance for success." was the advice of the doctors at the Osteo Relief Institute.

Free Knee Pain Screenings Offered To Help Determine If San Diego Area Residents Qualify For Popular Treatment

San Diego area knee pain sufferers have limited time to claim knee pain screening to see if all-natural knee arthritis treatment might work for them

If you qualify for this treatment, it might be one of the happiest days of your life.

That's because, for the past year and a half, hundreds of knee pain sufferers have flocked to Osteo Relief Institute located in San Diego, California.

That's when their specially trained doctors added viscosupplementation treatments to their already successful and comprehensive knee pain relief program.

Viscosupplementation is unique because - even though it is manufactured by a pharmaceutical company, it is NOT considered a drug because it is a natural substance with an incredible story.

Why So Many Want It

You see, when you suffer with arthritis - the lubricating fluid (synovial fluid) in your knee joint dries up.

This means instead of gliding smoothly - your bones start to rub and grind against each other.

This causes a little pain in the beginning - but over time the pain steadily gets worse until it is excruciating.

Like "Joint Oil"

Viscosupplementation works so well because it is like "joint oil." It is a natural substance that contains one of the natural building blocks of the synovial fluid that lubricates your knee.

Scientists and researchers discovered this natural building block to synovial fluid in the rooster's comb -

that big red thing on top of the rooster's head. It is extracted from the rooster's comb, purified and concentrated.

When it is injected directly into your knee joint, it is like squirting oil on a rusty door hinge.

Viscosupplementation allows your joints to glide more smoothly eliminating a lot of the rubbing, grinding and pain.

Can Supplements Do The Same Thing?

No. Glucosamine and chondroitin and other supplements are much different. You can only get this from a doctor and it often helps knee pain sufferers who got limited or no success from glucosamine and chondroitin. Beware of unsubstantiated claims made by supplements that claim to do what this advanced medical procedure does.

Why You Should Try This Even If You've Already Had Similar Treatments Without results...

"We have been able to help so many knee pain sufferers - even many who have already tried other injections like Synvisc, Supartz, Orthovisc and even Hyalgan. We use special and very advanced low-dose videofluoroscopy imaging called "Hologic Digital Imaging" so we can see right into the joint. This allows us to put the Hyalgan exactly where it needs to be. Studies show doctors doing joint injections without fluoroscopy miss the joint up

to 30% of the time." said the head of Arthritis Treatment at Osteo Relief Institute.

Osteo Relief Institute is a state of the art medical facility offering only the best technology.

And that's not all - Osteo Relief Institute has a complete knee relief program called "P.A.C.E." to make sure you get the most pain relief and the best possible results from treatment.

"Every case is individual. Some patients get quite a bit of relief right away - others take a little more time. But most have been extremely happy and the results usually last for at least 6 months. Patients who were suffering for years with bad knee pain are getting their lives back... going for walks again and exercising. It's amazing to see. They tell all their friends - that's why we are swarmed. I can't tell you how many patients have cancelled their total knee replacement surgeries." added one doctor.

How To Get It

If you have knee pain, the doctors would like to invite you for a risk free screening to see if you are a candidate for viscosupplementation treatments and the P.A.C.E program.

All you have to do is call 619-377-4456 right now and when the scheduling specialist answers the phone tell her you would like your risk free "Knee Pain Screening." The specialists at Osteo Relief Institute can only accept a



Advanced Medical Technology Can Make All The Difference: This advanced digital imaging called a C-arm allows doctors to see directly into the knee joint so treatments are precise and the Hyalgan actually goes where it is supposed to. Studies show that injections done without digital imaging can miss the joint up to 30% of the time. This is one reason Hyalgan or other Viscosupplementation may not have worked for you. Osteo Relief Institute uses this C-arm for every Hyalgan treatment.

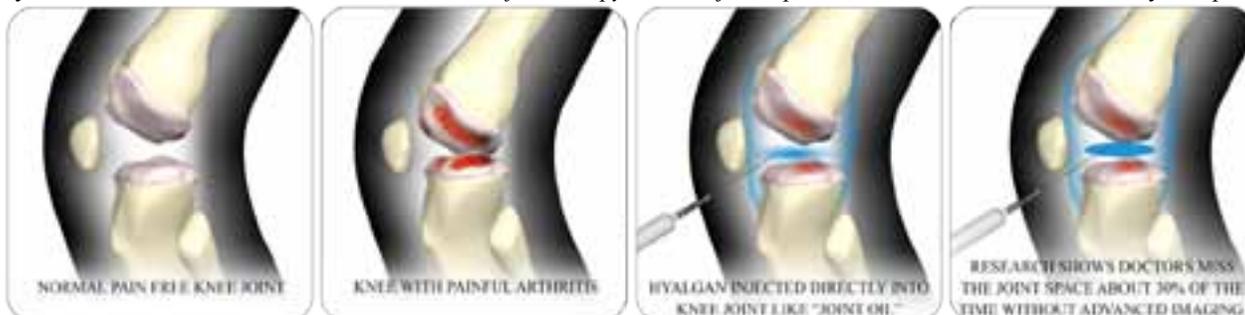
limited amount of new patients each month for this screening - so if you are interested please call now. Your risk free screening will only take about 25-30 minutes... you will get all your questions answered and leave knowing if you have possibly found the solution to your knee pain.

And here's something really important - Viscosupplementation treatments and the P.A.C.E program are covered by most insurance and Medicare. To schedule your screening today call 619-377-4456.

If You Can Answer Yes - You Are Eligible For A Knee Arthritis Screening With The Experts At Osteo Relief Institute

- ➔ Do you have pain and osteoarthritis (arthritis) of the knee?
- ➔ Have you tried other treatments such as NSAIDS and other anti-inflammatory medications without success?
- ➔ Have you already tried viscosupplementation (Hyalgan, Supartz, Synvisc) without satisfactory results?

If you answered yes to any of these questions - give Osteo Relief Institute a call and schedule your risk free knee pain screening 619-377-4456



Everyone Wants Proof: In the artist simulated drawings above, picture #1 is a normal, pain-free knee. There is no arthritis and the knee can move and bend freely without pain.

Pain - the red is a knee joint with painful osteoarthritis. Arthritis causes the joint space to decrease, grinding, stiffness, decreased motion, bone spurs, swelling and a lot of pain.

Successful Treatment - Viscosupplementation (blue) being precisely injected directly into the knee joint using Hologic digital imaging. Advanced imaging allows treatments to be as precise as possible. This cushioning can lubricate the joint and decrease pain.

Failed Treatment - the injection (and cushioning and lubricating material) misses the joint space. Research shows this occurs up to 30% of the time without the use of Hologic digital imaging to guide the injection. This is why other treatments may not have worked for you.



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