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Personal Financial Management



The Navy PFM Program exists to provide education, counseling, information and referral to Navy personnel and commands in order to increase personal, family, and operational readiness. For many families, one of the biggest sources of disagreement and aggravation is the subject of family finances. For many of us, the money coming in never seems to match the money going out. Then, of course, there always follows the stress of *what* to spend the money on, and *when*, and *how much*, and *where*, and on and on.

Getting control of your finances means a lot more than just getting control of your money, it means getting a handle on your habits--both thinking and spending--as well as your short-term and long-term goals. Not only can getting control decrease much of your stress (making for a more satisfying family life), it can also help you efficiently prepare for the future (making for a more leisurely life as the family matures). Although many families make use of a financial advisor, a large degree of your financial control can be handled on your own.

Leaving your finances "to chance," as so many families do (many without even realizing that they are doing it), is a sure-fire path to allowing them to get out of control. Without a plan--for a budget, for getting the most value out of the things that you buy, and for your future--you will most likely find yourself in a constant uphill battle with the financial gremlins.

Do you want to learn more about becoming financially secure? Let the Personal Financial Management Program help you get your finances in order and plan for a healthy financial future. The FFSC has many classes and workshops that offer the opportunity to start your financial planning now. We offer the following financial workshops on a rotating basis:

Military Pay Issues
Developing Your Spending Plan
Car Buying Strategies
Introduction to Saving and Investing
Consumer Awareness
Insurance/Risk Management
Financial Planning for Deployment
The Basics of Retirement Planning

Banking and Financial Services
Credit Management
Money and the Move
Legal Issues
Home Purchase/Housing
Savings and Investments
College Savings
Retirement Resources



Being financially resourceful can make the difference in all aspects of your military career and home life. With the information you gain from attending financial planning workshops, you can experience less stress in your daily life, see your money grow in savings, and have more of the things that you need and WANT. Ultimately, getting a handle on your finances will lead to a better quality of life, now and later, as well as financial security in the military!

For more information on ways to increase your financial freedom or to inquire about a class or workshop, call your FFSC Personal Financial Manager at 439-4046.

NEW SPOUSE ORIENTATION (NSO)



This FREE On-Demand training is available to everyone and is accessible 24/7. It is beneficial to people who are new to, or are soon to be introduced to, the military lifestyle. The curriculum contains tools and resources that will help individuals successfully navigate the transition from civilian to military life.



For any couple, adapting to married life requires a series of adjustments. For those embarking on marriage to a service member, there is the additional challenge of adjusting to the military lifestyle.

- NSO is self-paced and participants can repeat segments until they have a better understanding of the military lifestyle and the programs available to assist them.
- Completing this course will help new military spouses familiarize themselves with administrative details, customs, language and resources that are all a part of military life.



Links:

<http://learning.zeiders.refineddata.com/course/view.php?id=4502>

or

<http://tinyurl.com/NewSpouseOrientation>

For additional information visit your local FFSC.

RELOCATION
ASSISTANCE
PROGRAM



Moving Made Easy

The New Spouse Orientation is a part of the Relocation Assistance Program.



Sexual Assault Prevention Begins with Sexual Assault.... Not at NSA Bahrain!

Respect Yourself and Others.... Use the Buddy System.... Drink Alcohol Responsibly.... "No" means "No"....

For Assistance, Contact the Duty Victim Advocate at 3940-3906 or the SARC at 3940-9854

TRANSITION ASSISTANCE PROGRAM

What does a family member want to know about transitioning out of the military and into civilian life? Let Military Families in Transition (MFIT) help. MFIT is a dynamic, interactive tool, available 24/7, that provides an overview of the Transition Assistance Program, the VA Benefits Brief, the Pre-separation checklist, and the amazing programs and services offered from Fleet and Family Support Centers. MFIT is unique because it not only renders information useful to families, it delivers the information spouses and family members have said they'd like to know.



View MFIT at its *new* location, and please invite all military families and members to see it too! MFIT is now located at <http://tinyurl.com/MFITtransition>.

Family Employment Readiness Program Overview By CNIC

The Navy recognizes that moving every few years creates career challenges for military spouses, especially when stationed overseas or in remote areas. Our Family Employment Readiness Program (FERP) offers family members a variety of resources to tackle those challenges. Workshops have been created to help you plan a career, launch a job search, write the resume, learn interview techniques, find information on federal employment, conduct self-assessments, set goals and even take vocational tests. FERP also offers computer tutorial programs to help you build technical skills.



The goal of FERP is to help you learn how to get a job and maintain a career you enjoy, as a military family member. Let FERP help you today.

If you don't live near a Fleet and Family Support Center, many services, such as coaching and resume reviews, can be done via the phone or email.

Military Spouse Preference Program

Military Spouse Preference (MSP) is a Department of Defense (DOD) program that is intended to lessen the career interruption of spouses who relocate with their military sponsors. MSP offers employment placement preference in DoD civilian personnel positions to military spouses who meet the eligibility requirements. The program applies to DoD vacancies only. Get the facts.

Volunteerism

Volunteerism offers a great opportunity to learn new skills or enhance existing skills, gain experience in the workforce and contribute to the community. Many military spouses find deep satisfaction in volunteering their time. Often, paid employment is too difficult to find or simply does not suit the needs of the spouse. Volunteering provides an advantage when seeking future employment while also serving the needs of the community. More information on Volunteerism is available.

Federal Employment

Employment with the Federal Government is an excellent option for military spouses. Family members may be eligible for non-competitive federal appointment. Military spouses who meet certain criteria may be eligible for military spouse preference when applying for DoD civilian personnel positions.

For more information on family employment or to register for classes and workshops, please contact the Fleet and Family Support Center at 439-4046.

Women In Islam

Sara Albob, Intercultural Relations Specialist

Islam sees a woman, whether single or married, as an individual in her own right, with the right to own and dispose of her property and earnings without any guardianship over her (whether that be her father, husband, or anyone else). She has the right to buy and sell, give gifts and charity, and spend her money as she pleases. A marriage dowry is given by the groom to the bride for her own personal use, and she keeps her own family name rather than taking her husband's name.

Islam encourages the husband to treat his wife well. Prophet Muhammad (peace be upon him) said: "The best among you are those who are best to their wives."



Within Islam, **Mothers** are highly honored. She is to be given greater respect and honor than the father due to the difficulty of pregnancy, childbirth, nursing and child rearing. Islam recommends treating them in the best way. A man once came to Prophet Muhammad (peace be upon him) and said, "O Messenger of Allah, who among the people is the most worthy of my good companionship?" The Prophet (peace be upon him) said, "Your mother." The man said, "Then who?" The Prophet (peace be upon him) said, "Then your mother." The man further asked, "Then Who?" The Prophet (Peace be upon him) said, "Then your mother." The man asked again, "Then who?" The Prophet (peace be upon him) said, "Then your father."

March 21, which is the first day of spring, is Mother's Day and a symbol of open-heartedness, purity and beautiful feelings. Mother's Day is not a religious holiday, but traditionally, it is celebrated in most of the Islamic countries. Islam teaches one to have high respect for one's mother; the Prophet Muhammad once said that "paradise lies at the feet of the Mothers." In Islam, every day should be **Mother's Day!**

Music of the Arab World

Alaa Afifi, Intercultural Relations Specialist

The first fact about Arab music is that it has a very long history and a long tradition. It developed much earlier than Western classical music. The earliest music of the Arabian Peninsula and in the Yemen was sung, not played. Bedouin tribes would sing the 'huda' song, the song of the camel-drivers which imitated the movements of the camel's feet. Another was the 'buka' or funeral song, and there were battle songs, too. Musicians in towns had a great variety of instruments, and women as well as men played these from the earliest times.

This early music was never written down, but was passed down from one generation to another. We know about it from the writings of historians. Thus, we know that story-tellers would never tell the same story twice in the same way, and that musicians used to vary their performance on each occasion.

The first great period of Islamic music was between 661-750. One of the greatest early writers on the theory of music was Al-Kindi, who died in 873. Another important writer was Seif al-Din who lived in the thirteenth century. Persia was an important center for Arab music, and it was here that the music gradually lost its solemn character and became more joyful and lively. Persian musicians, especially those employed by rulers and ministers, became highly skilled and famous, and enjoyed huge salaries. Spain was an important center of music from the 10th century until 1492, and greatly influenced music in northern Europe. . The instruments of the kettle drum (developed from the 'nuqayrat') the lute and the rebec (Arab 'rabab') all originate in Arab music. After 1492, the musical traditions were continued in the countries of the Maghreb: Morocco, Algeria and Tunisia. The best-known instrument is the 'ud. Originally in the eighth century, it had four strings; the outer two had Persian names and the inner two had Arabic names. A fifth string was later added. The 'gunbri', another instrument of the lute family, is found in Sudan, Morocco and Egypt.

In the Arab world, music is particularly important for the celebration of family events and for the festivals of the farming year. The most important musical performances are for marriages, with lots of singing and dancing.

