Military Saves is a DoD-wide social marketing campaign to persuade military families to save money and reduce debt. It is co-sponsored by Consumer Federation of America, a nonprofit organization, and the Department of Defense Financial Readiness Campaign, and is supported in part by the FINRA Investor Education Foundation and Wells Fargo Bank.

Military Saves Week, part of America Saves Week, is an annual event intended to help people become better financial planners. This year’s theme is BUILD WEALTH – NOT DEBT. Military installations around the world are sponsoring financial fairs, luncheons, speakers and seminars this week, and are working with on-base credit unions and banks, military exchanges and commissaries to build awareness of the importance of financial readiness and to kick off the military’s year-round financial readiness campaign.

Military Saves is observed annually during the month of February. By proclamation, a specific week is designated for observance as Military Saves Week. February 24th through March 2nd, 2013 is this year’s designated week.

You can go to www.militarysaves.org and take the SAVERS PLEDGE to BUILD WEALTH – NOT DEBT.

Arab Children
Alaa Afifi, Intercultural Relations Specialist

- Young children are treasured and adored.
- Children belong to their father’s family.
- Children are taught cultural values and customs at an early age. For every age there are expectations regarding social behavior, duties and social obligations that increase as they grow older.
- Older boys are allowed to attend the gatherings of men.
- Older girls are carefully protected.
- Children are not encouraged to seek individuality and interdependence is valued.
- Children seldom leave home until they marry. It is expected that everyone will marry.
Principles For Enhancing Relationships

April Brown-Kimbrell, Family Life Specialist

1. Don't Criticize, Condemn, Or Complain.
   Criticizing another person not only damages that person’s reputation, but puts a dent in our own.

2. Give Honest, Sincere Appreciation.
   Appreciation builds our image faster than any other practice. After all, the success of every job demands cooperation and effort from others. People contribute to our success as much as we contribute to theirs.

3. Arouse In The Other Person An Eager Want.
   As business professionals, we are constantly selling our ideas. But people consent to help for their own reasons, not ours. If we make it clear how our ideas will benefit them, there is no limit to the cooperation we could receive.

4. Become Genuinely Interested In Other People.
   Regardless of the physical or financial assets a company may have, it’s the people who make it successful. They are an organization’s key asset, and getting to know them should be as high a priority as learning the technical aspects of your job. The key is to be genuine. Don’t get a reputation for only being interested when you want something. Getting to know others should always be mutually beneficial.

5. Smile.
   Whether we’re pleasant to be around depends less on the situation than on our behavior. Rapport in business is fueled by seemingly minor considerations, such as a friendly, accessible demeanor and a welcoming smile.

6. Remember That A Person’s Name Is To That Person, The Sweetest And Most Important Sound In Any Language.
   Using a person’s name is crucial, especially when meeting those we don’t see very often. Respect and acceptance stem from simple acts, such as remembering a person’s name and using it whenever appropriate.

7. Be A Good Listener. Encourage Others To Talk About Themselves.
   A business runs on information, so what better way to learn what’s going on than following this principle? We must listen with everything we’ve got. How we listen says volumes about how we think. Be focused, engaged, and sincere.

8. Talk In Terms Of The Other Person’s Interests.
   Truth be told, we spend most of our time thinking about ourselves. Why not create a strong business relationship by putting away our own concerns and talking about what others are interested in for a while?

9. Make The Other Person Feel Important — And Do It Sincerely.
   In our dealings with others, building them up shows we appreciate their contribution. The bond that results can help us withstand the pressures of our own day-to-day struggles.
The redesigned TAP, known as Transition Goals Plan Success (GPS) or Transition GPS, changes the current program from a discontinuous set of activities into a cohesive, modular, outcome based program that provides opportunities and aids in successful transition into a “career ready” civilian.

Transition GPS bolsters and standardizes the transition services that service members receive, prior to separating from the military, to make them employment ready as well as being prepared to enter into higher education, attend career technical training, or start their own business.

Transition GPS is a major overhaul of the 20 year old TAP, as part of the VOW to Hire Heroes Act of 2011, and include modules on financial planning that provide information and tools to identify financial responsibilities;

Military Occupational Code (MOC) Crosswalk that translates military skills, training, and experience into civilian sector skills language;

VA Benefits Briefing that informs service members of their veteran benefits options;

Developing an Individual Transition Plan (ITP) that is a tailored plan with supporting documents, reviewed by a transition staff member, as evidence of preparation for transition and ability to meet post-separation goals;

An improved Department of Labor Employment Workshop that provides information and assistance with developing a resume, as well as obtaining a “Gold Card” to receive priority services at any Career One-Stop Center in the country, career guidance, job and training referrals.

In addition to the modules, there are optional tracks service members can take based on their needs assessment. The optional tracks are education, career technical training and entrepreneurship.

**Individuals must register with their Career Counselor and must bring the following items:**

1. A copy of Verification of Military Education and Training Report (VMET)
2. Individual Transition Plan (ITP)
3. Service Member’s Individual Transition Plan Checklist, DD Form 2958
4. A copy of the last five Fitness Evaluation Reports
5. Most current LES
6. Current Credit Report
7. Transcripts (SMART/AART/CCAF), if applicable
8. DOD Self-Service (DS) logon and E-Benefit registration (be registered with LOGON/Password)
9. Signed DD2648 Form (Pre-separation Counseling Checklist)

---

**Cultural Focus: Pearls**

*Sara Al Bob, Intercultural Relations Specialist*

For centuries, Bahrain was the world’s main marketplace for natural pearls. Until the 1930s, the pearling industry was Bahrain’s main source of income. Because the country is an archipelago, Bahrain is surrounded by oyster banks and once operated half the pearl fishing fleets in the Gulf.

Pearl fishermen would go out to sea for a four-month spell, usually from June to October, when the water was warm enough for the divers to work. The shells were opened the day after, because they were easier to open. In 1930, the value of natural pearls crashed with the arrival of Japanese cultured pearls on the world markets. Bahrain was fortunate to discover oil at just about the same time that the pearl industry declined. Until today, it is against the law to sell cultured pearls on Bahraini territory; the government forbids it. Bahrain’s natural pearls are still considered the finest in the world. Bahraini pearl merchants proudly display them on ruby red cloths to highlight their beauty; and many say it is no coincidence that the Bahrain state flag is red and pearl-white.

**Fleet and Family Support Center offers Pearl Buying Class on 6 January at 1600.**

A pearl guest vendor from Manama Souq will be available to share what makes the Bahraini Natural Pearl a jewel of the Gulf. For more information, contact the FFSC at 439-4046 or 1785-4046.
MAWLID AL NABI  
(Birthday of the Prophet Mohammad Peace Be Upon Him “PBUH”)

Sara Albob, Intercultural Relations Specialist

This holiday celebrates the birthday of Prophet Muhammad PBUH, the founder of the religion of Islam. It is fixed as the 12th day of the third month, Rabi’ al-awwal, in the Islamic calendar. Mawlid means birthday of a holy figure and al-Nabi means prophet. The day is commemorated with recollections of Muhammad’s life and significance.

Many Muslims mark this occasion by fasting or holding communal meals, special prayers, outdoor celebrations or parades. In some Islamic countries, large street processions are held and homes or mosques are decorated. Charity and food is distributed, and stories about the life of Muhammad are narrated with recitation of poetry by children. Besides the Qur’an, Muhammad’s life and traditions are also upheld by Muslims. Muslims discuss Mohammad and other prophets of Islam with reverence, adding the phrase peace be upon him whenever their names are mentioned.

As taught by the Qur’an, Mohammed PBUH is regarded by Muslims as a messenger and prophet of God, the last and the greatest in a series of Islamic prophets. Muslims thus consider him the restorer of an uncorrupted original monotheistic faith of Adam, Noah, Abraham, Moses, Jesus and other prophets. He was also active as a diplomat, merchant, philosopher, orator, legislator, reformer, military general, and, according to Muslim belief, an agent of divine action.

Mohammad PBUH was born in 570 and lived in the Arabian city of Mecca for the first 52 years of his life (570–622) which was divided into two phases; before and after declaring the prophecy. He was orphaned at an early age and brought up under the care of his uncle Abu Talib. He later worked mostly as a merchant, as well as a shepherd, and was first married by age 25. Discontented with life in Mecca, he retreated to a cave in the surrounding mountains for meditation and reflection. According to Islamic beliefs it was here, at age 40, in the month of Ramadan, where he received his first revelation from God. Three years after this event, Muhammad started preaching these revelations publicly. The revelations which Muhammad reported receiving until his death from the verses of the Qur’an, regarded by Muslims as the “Word of God” and around which the religion is based.