

19 February 2008

Dear 2008 Parents:

There is some specific information that I wanted to pass to the firstie parents about graduation & commissioning. I know that there are many other items that will need to be addressed individually based on service selection and initial duty assignments. The information provided below has been compiled over several years and provides some 'lessons learned' about the **good deals and opportunities** that are out there for our new Ensigns and Second Lieutenants. Your Midshipmen have been given a lot of information, and it is helpful for parents to be aware of some of the resources out there as well.

1. Our club has traditionally arranged to have a **U.S. flag flown above the Capitol** building on graduation day for each midshipman. The flag and certificate will be mailed to each midshipman's home address. Our experience has been that the newly commissioned officers really appreciate this gift and the flag becomes a treasured memento. Some parents have taken the extra step to purchase a wooden flag case or 'shadow box' for display.
2. Several parents have asked for **suggestions on selecting a graduation gift** for their Midshipman. One good reference is the Midshipman Store, no longer accessible on-line, so it might be worth a trip to see for yourself. Gifts are discounted in the Mid Store. I suggest you check with your Mid to determine what they have or haven't already purchased (e.g., sword / sword belt, insignia, shoulder boards, etc.) before purchasing these items. One of the more popular items selected by other parents has been the "Line Officer Wooden Jewelry Chest" or 'Ensign's Box'. There is a 'USMC 2<sup>nd</sup> LT's Box' but that may have to be special ordered. Call the Midshipman Store at 401-263-2908 or toll free 866-214-8069. You may also check on-line at <http://www.usna.com> and choose the "Shop" link to view gifts available through the USNA Alumni Association. These items usually are not discounted.
3. As your Mid prepares for the transition to a commissioned officer, there are some **financial items** for them to consider. A recommended resource is from USAA, which offers a number of military specific financial planning, PCS, and deployment tools and publications. They are located at <http://www.usaaedfoundation.org/booklets/pdfList.htm>. Also, the Navy Federal Credit Union, <http://www.navyfcu.org>, is an excellent financial institution that can provide financial planning assistance. Obviously, there are many qualified financial planning institutions that can assist your Mid, but USAA and NFCU are very familiar with the Academy. However, please don't constrain your search just to these two institutions.
4. Two **organizations that your newly-commissioned officer may desire to join** are the Army Navy Country Club (ANCC) and / or The Army and Navy Club. Although very similar in name, these are two separate organizations. Both of these are incredibly good deals for Ensigns / 2<sup>nd</sup> Lieutenants but become MUCH more expensive in the future. Membership in these clubs can also make a nice Graduation gift.
  - The Army Navy Country Club (ANCC) is a private organization established in 1924 to provide recreational facilities for commissioned officers. Facilities, located in Arlington & Fairfax Virginia, include two outstanding golf courses, tennis courts, outdoor swimming pools, an aquatic center (Arlington only) and dining rooms. The ANCC website is: <http://www.ancc.org/>

**Initiation fees are waived for newly commissioned officers** provided application occurs within twelve months following commissioning. Annual membership dues are based on residency status (i.e., resident, inactive resident or absentee). Specific membership information can be obtained by calling 703-521-6800 ext. 1274 and speaking to the Membership Secretary. Many midshipmen overlook this opportunity but it does become attractive in the event that they are stationed in the DC area or upon returning for duty in the DC area during their careers.

- The Army and Navy Club, located at Farragut Square in Washington DC provides a 'home away from home' for commissioned officers to include overnight accommodations and dining services. Membership also provides reciprocal visits to over 180 other clubs throughout the United States and overseas. Officers applying for membership within the five years of first commission are exempt from payment of an entrance fee. More information about The Army & Navy Club can be found at: <http://www.armynavyclub.org/>
5. The **Thrift Savings Plan (TSP) is a Federal Government-sponsored retirement savings and investment plan**. Congress established the TSP in the Federal Employees' Retirement System Act of 1986. The purpose of the TSP is to provide retirement income. The TSP offers the same type of savings and tax benefits that many private corporations offer their employees under "401(k)" plans. As midshipmen they are not eligible to participate but may do so after graduation, I recommend you discuss this with your son / daughter as the Academy did not stress this (or at least my son didn't 'get' it). More detailed information on the TSP can be found at: <http://www.tsp.gov/> choose the "Uniformed Services" option for military specific information.

We are finally in the home stretch to graduation! Congratulations and GO NAVY!

*Roy Radcliffe*

President

U.S. Naval Academy Parents Club of Northern Virginia