

Spend an evening with the First Lady of Gospel, Shirley Caesar

Sgt. Steven King
Marine Corps Community Services

If you are a fan of gospel music, then Feb. 15 is definitely a date you will need to mark on your calendar. Marine Corps Community Services is proud to present 11-time Grammy Award winner, 13-time Stellar Award winner, 18-time Dove Award winner and Gospel Music Hall of Fame inductee, Pastor Shirley Caesar to perform live at the Camp Lejeune Base Theater at 7:30 p.m.

"Shirley Caesar has performed here at Camp Lejeune two times before and each time she has filled the house. The Camp Lejeune and Onslow County area has always been a traditional audience so Shirley Caesar is definitely the perfect performer for this region seeing how she has that traditional gospel music style," said Barbara Burwell, MCCS corporate sponsorship specialist.

Caesar has performed before sold-out audiences on Broadway, earned numerous accolades, recorded more than 40 albums and has made several notable appearances including the televised Live from Disney World of Joy, the Gospel According to VH-1 and White House performances for President's Jimmy Carter, Bill Clin-

ton, George H. W. Bush and his son George W. Bush. Caesar has also performed with Alicia Keys on the Black Entertainment Television S.O.S. (Saving Ourselves): The BET Relief Telethon. "She [Caesar] did her first performance with us here at Camp Lejeune 15 years ago and it was a huge success; she has that same power now that she had 15 years ago," said Burwell.

Special guest performances for this power-packed evening of gospel and praise will include the Virginia-based quintet, The Virginia Aires and local artists, The JB Spiritual Singers of Richlands.

The sponsors for this event are 101.9 KISS F.M. and WITN. The show kicks off at 7:30 p.m. but the doors will open at 6 p.m. so you can have enough time to get your refreshments and find a good seat. Tickets are \$15 each but for groups of 10 or more the tickets will be \$12 each. The tickets are available at Information Tickets and Tours aboard Camp Lejeune. You may also purchase tickets at Broaster Chicken and Ribs on Western Boulevard, across the street from the Jacksonville Mall by calling 577-5200, or Lighthouse Christian Bookstore by calling 577-7393. For more information about the show,



Caesar

Post Deployment/Combat Stress Workshop

Semper Fit Health Promotion is offering post deployment and combat stress workshops. Each workshop is an interactive, educational opportunity meant to increase awareness and understanding of the effects of combat stress, post traumatic stress disorder and traumatic brain injury. Each monthly workshop will take place at Bldg. 302. Workshops are scheduled for Feb. 29, March 6, May 9, Aug. 15, Sept. 25, Nov. 20 and Dec. 11. Additionally, units are able to schedule post-deployment briefs to take place at their location. For information on either the workshop or the brief, call 451-2865.

The importance of debt prioritization

How to take control and pay off debt the right way

Karen Von Der Bruegge
Special to The Globe

Almost all of us look to various forms of borrowing to get what we need and want. Not all debt is created equal, however — it's how that credit is treated, prioritized and paid off that matters.

Long-term strategy

The goal here is to pay the least amount over time, rather than worrying about monthly costs. For example, using the calculators at www.pioneerservices.com/calculators, you can see the danger of minimum credit card payments:

If you had \$1,000 of credit card debt at 17 percent interest, it would take you seven years to pay off, costing nearly \$500 in interest.

If you had \$2,500 at 17 percent interest, it would take nearly 10 years and cost \$1,300 in interest.

If you owed \$5,000 at 17 percent interest, it would take 12 years and cost \$2,665 in interest.

It's clear that making minimum payments on your credit cards costs an enormous amount. For this reason, any long-term strategy should focus on getting these debts paid first.

The next step is to order your debts by the longest term, or length. Take one loan with an interest rate of 15 percent and six months remaining, and another with an interest rate of 10 percent and 24 months left. In this case, it's

a better long-term decision to pay the 10 percent loan first because, over time, it will cost you more in interest.

The month-to-month, or cash flow, strategy

This strategy focuses on reducing monthly payments and is a short-term fix for what are likely long-term financial problems.

The first step is to list bills by ease of payoff, perhaps the smallest amount you owe, or the debt with the shortest term. To use the two loans in the long-term plan above, you would pay off the 15 percent loan due to end in six months first, then move on to the next.

The advantage is that you can see progress relatively quickly, thus motivating you to stick with the plan. The disadvantage is that if you have a lot of credit card debt, it usually puts that debt lower in priority, meaning you will pay more interest over time.

The interest-rate strategy

Take all of your bills and order them by their interest rate, then start by paying the highest-rate one first. Remember to use the effective interest rate, which takes into account any tax deductions you may receive, such as the deduction on mortgage and student loan interest. Since interest payments on these debts can be tax deductible, the EIR is often lower than whatever is stated on the paperwork.

Other tips:

The snowball technique — Use this to pay debt faster. For example, say you have one payment of \$50 a month and another at \$75. Once you pay the \$50 bill in full, you roll that \$50 into paying off the second bill. Once that second bill is paid off, take that \$125 and put it toward another debt.

And so on and so on.

Watch for the fees — Check your paperwork or call the creditor to find out if there is a prepayment penalty or other fees.

Watch for rate changes — Credit cards may have an introductory rate that changes, while your mortgage may be adjustable. Consider this and be prepared for the change.

Control spending — Prioritizing and paying off your debt will mean little if you continue to add more, so also develop a spending plan.

Make phone calls — Call a creditor before you start having payment problems because it shows you care about paying your debt responsibly and can buy you some time.

Prioritizing your debt can be difficult, and figuring out which strategy to use in doing so can be complicated. But it's an essential step in any financial plan and can actually make you feel much better about your finances. And as with any financial plan, the most important thing is follow through.

So pick your plan, get your debt prioritized and start down the road toward a secure financial future today.

Von Der Bruegge grew up as a military brat whose father served 32 years in the U.S. Army. She is currently the chief marketing officer for Pioneer Services, a Division of MidCountry Bank, a company which provides responsible financial services and education exclusively to the military community. She is both a certified credit report reviewer and identity theft prevention specialist, and directs the management of Web sites which receive more than 100,000 page views every month.



IT TAKES A LOT OF
MENTAL AND PHYSICAL STRENGTH
TO BE ARMY STRONG.
IT'S IMPORTANT FOR
SOLDIERS TO TAKE
THAT INTERNAL
STRENGTH AND
QUIT
SMOKING.

— Colonel Paula K. Underwood
Deputy Functional Proponent for Preventive Medicine
Office of the Army Surgeon General

QUIT TOBACCO.
make everyone proud



www.ucanquit2.org