

## NEXCOM launches My Navy Blue Rewards program

by Kristine M. Sturkie

The Navy Exchange Service Command (NEXCOM) announced Dec. 2 its customer reward program for its web store, myNavyExchange.com.

The new My Navy Blue Rewards program rewards customers for shopping online.

"NEX customers are very loyal and special to us," said Christine Estes, NEXCOM vice president, Omni-channel. "We know customers have a number

the My Navy Blue Rewards option in their e-mail preference profile.

The first rewards period where purchases will be tracked is Nov. 1, 2014 - Jan. 31, 2015, with the electronic reward being distributed via e-mail in February 2015.

More information on the My Navy Blue Rewards program can be found under the Customer Service section on myNavyExchange.com.



**Chief (select) Aviation Machinist's Mate Kizzy McBride, assigned to Strike Fighter Squadron (VFA) 34, looks for a dress blue jacket in her size at the Naval Air Station Oceana Navy Exchange (NEX) as part of uniform day. The annual event is a partnership between the Oceana NEX, commissary and uniform suppliers. U.S. Navy photo by MCSN Kayla King**

of retailers they can shop, particularly online. The My Navy Blue Rewards program is our way of thanking customers for choosing to shop the NEX web store."

To participate in the My Navy Blue Rewards program, customers must be signed up for the myNavyExchange.com e-mail list. Once enrolled in the program, customer online purchases will be tracked over a specific time period and for every \$500 spent, the customer will receive a \$10 electronic reward that can be redeemed in a NEX or online. Customers can opt out of the rewards program by unchecking

## The 'stuff' alternative: Why experiences make the best gifts

Each year, we stress about which gifts we're going to give our friends and families and how we're going to pay for them. Just in time for the holidays, Donna Skeels Cygan suggests an alternative to the traditional gift exchange: give experiences instead of things. Here, she suggests 12 options and explains why they're so meaningful.

Every year after the stressful holiday gift-giving frenzy ends, we're usually left with a heap of "stuff" we didn't ask for, don't know what to do with, and/or don't really want. Meanwhile, our bank accounts are in acute distress because we've overspent on gifts for all the people on our lists. Sure, we all have the best of intentions, but let's be honest: The traditional gift exchange could use an overhaul.

Just in time for the upcoming holiday season, Donna Skeels Cygan is here with a welcome suggestion: This year, shift your gift-giving focus from things to experiences.

"Not only is giving and receiving unnecessary gifts a huge waste of money, the truth is that these things aren't what make the season truly fulfilling," says Cygan, author of *The Joy of Financial Security: The art and science of becoming happier, managing your money wisely, and creating a secure financial future* (Sage Future Press, 2013, ISBN: 978-0-989-77844-2, \$24.95, www.joyoffinancialsecurity.com http://www.

thejoyoffinancialsecurity.com/). "Experiences are much more memorable, useful, and enjoyable--and often, they're more in line with our values too."

Cygan points out that you can share many holiday experiences with your loved ones for little to no cost, which might be a relief to everyone involved. Even if you do choose to spend money, focusing on "gifting" an experience is often much more meaningful than placing an item in a wrapped box--and it has a more personal touch.

If you'd like to get off the gift-exchange merry-go-round this year, read on for 12 of Cygan's suggestions for giving your friends and family the gift of experience:

Savor the season together. Take a drive to look at holiday decorations, attend a holiday concert, visit a museum with a seasonal exhibit, or walk down decorated city streets--whatever you and your family or friends would most enjoy. Get creative as you plan your experiences.

"The point is, you're purposefully taking time to experience this special season together, instead of breathlessly running from obligation to obligation," Cygan notes. "In the midst of our stressful lives (which--let's face it--tend to get even more hectic during the holidays)--the gift of time enjoyed with loved ones is invaluable."

Bake up a holiday storm.

Spend a morning baking cookies together with your foodie friends. You can focus on old favorites or try new recipes. "After baking, the cookies can be packaged with holiday ribbons, providing the added benefit that everyone goes home with several types of cookies to enjoy or give as gifts," Cygan says.

"Give" it forward. Together with family or friends, choose a local charity or "adopt" a family that is less fortunate. Spend a half-day shopping for food and/or gifts, then wrap them and deliver them. Or volunteer at a soup kitchen, hospital, nursing home, or homeless shelter. Giving your time to others who are less fortunate will help you to focus on gratitude.

"Neuroscience research has shown that reward centers light up in the brain when we give to charity," Cygan points out. "In essence, doing good feels good--and that feeling will stay with you and your loved ones a lot longer than the surprise of unwrapping the latest overpriced gadget or trendy knick-knack."

Eat with a purpose. Organize a lunch or dinner with an uplifting theme. Cygan suggests having a "2015 bucket list" dinner: Ask everyone to share their goals for the coming year, then discuss how to help each other achieve them. (And follow through!)

"If you don't want to cook for a group, host a potluck and **SEE Stuff, page 19**

## Places of Worship

### Bayview Baptist Church

6126 Benson Avenue, SD 92114 (619) 262-8384  
Sunday 7:45 am and 11 am Worship Service  
Wednesday 6pm Youth Fellowship  
Wednesday Night Live (WNL) 7pm  
"A Multi-Cultural, Multi Ethnic, Multi Generational Church"  
www.bayviewbc.org

### Calvary Chapel Coronado Living Waters

1224 10 St (Corner of 10th & B)  
Coronado CA 92118 (619) 435-8233  
www.calvarychapelcoronado.com  
Sunday Worship 9:30 am - Childrens Sunday School 10am  
Wednesday Evening Study 7pm - Church Sanctuary  
Men's Fellowship Breakfast Saturday 7:30 am  
Weekly Women's Bible Study: Call church for current study information

### Christ Community Church

Special Kids Nativity Sunday, 12/21 at 9am & 10:30am  
Candlelight Christmas Eve Services, 12/24 at 5pm & 7pm  
Friday Evening Youth Ministries - Middle & High School - 6:30 pm  
9535 Kearny Villa Rd., Mira Mesa 92126; Located just off Miramar Rd. & I-15  
www.gotochrist.com or (858) 549-2479

### City of Praise

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619.749.1767 visit us at www.thecityofpraise.org & twitter@citybishop  
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### College Avenue Baptist Church

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Sunday Worship Services in English & Spanish 10:30 am  
4747 College Ave, San Diego 92115 (near SDSU)  
619.582.7222 - www.CABC.org

### Faith Mountain Pentecostal Church

"It's GOD Time" We are having Revival!  
Pastor Paul Bertram  
Sunday Classes (all ages) 10 am  
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Tuesday Worship Service 7:30 pm  
12443 Woodside Ave. Lakeside, CA 92040  
(619) 938-1070 www.faithmtn.org

### First Baptist Church

"Reach Up, Reach Out, Reach the World"  
Pastor Cameron Bernard Christmas Eve Service at 7 pm  
Sunday Bible Study 8:45 am, Sunday Worship Service 10 am,  
Women's Bible Study on break till the new year  
445 C Ave, Coronado, CA 92118  
(619) 435-6588 info@fbcoronado.com www.fbcoronado.com

### First Baptist Church of Mira Mesa

"Helping People Find and Follow Jesus"  
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Awana, Wednesdays at 6:15pm  
10770 Rickert Rd., San Diego, Ca 92126  
www.fbcmm.org 858-566-3671

### First Spiritualist Church

3777 42nd St., San Diego, 92105 • 619-284-4646  
www.1st-spiritualistchurch.org  
Sunday Service: Meditation/Auric Healings...10am  
Lecture Service/Spiritual Messages...11am  
Dec 11 & 18: Communicating with your angels 6:30-8:30pm  
Dec 20: Candlelight Service... 6pm  
Dec 28: Free Healings and Readings 1:30-4:30pm

### Greater Victory Baptist Church

Dr. G.A Williams, Pastor  
1045 S 29th Street San Diego, Ca 92113 (619)236-9041  
Sunday Devotional Hour 7:45 am/ Sunday School 9am  
Sunday Worship Service 10:30am Nursery/Child Care Provided  
Tuesday Ministry Group for the Family 6:30-7:30pm  
Tuesday Bible Study led by Pastor Williams 7:30-8:30pm

**New military families are moving to San Diego every day. Invite them to worship with you in the Dispatch Church Directory. (619)280-2985**

### Mesa View Baptist Church

Dr. Darrow Perkins, Jr., Th.D. Pastor/Servant  
Seeking Sinners; Saving Souls, Strengthening Saints  
Sunday School at 9:30 am, morning worship at 11 am  
New Worship location: 13230 Pomerado Rd, Poway CA 92064  
858-485-6110 www.mesaview.org

### Mt. Moriah Christian Church

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L.J. Thomas - Sr. Pastor  
7055 Carroll Rd. San Diego CA 92121  
(858) 335-5795 www.mtmoriahcc.org

### Prince of Peace Lutheran Church

Pastor Paul Willweber  
Advent Worship - Wed. Dec. 3,10,17-7pm  
Christmas Eve Worship -6pm  
Christmas Day Worship -10 am  
New Years Eve Service-7pm  
Allied Gardens 6801 Easton Court  
(619) 583-1436 www.princeofpeacesd.net



**Stuff**  
continued from page 8

ask everyone to bring their favorite holiday food--maybe a family recipe from your parents or grandparents," she suggests. "This nostalgic theme can bring back rich memories as you honor loved ones and your family's heritage."

Get creative. If you and a friend or family member are both creative (or would like to become more so!), make plans to do an art, craft, or home-improvement project together. "You could make holiday wreaths or paint mugs at a local pottery studio, for example," Cygan suggests. "And every time you use these items in the years to come, you'll be reminded of the fun time you spent creating them--and of your valuable friendship."

Make good on "We always said we'd..." Instead of exchanging gifts, do something you and a friend have always said you'd do together--but have never managed to find time for. "Note that this event or outing doesn't have to happen during the holidays," Cygan says. "For instance, buying tickets to a summer concert by the band you both loved as teenagers counts!"

Go to class. Take a cooking class, sewing class, self-defense

class, painting class, wine-tasting class--whatever you and the other person would enjoy. "Learning a new skill together is a great way to deepen your relationship with another person," Cygan comments. "And choosing a class that reflects the other person's skills and desires is a wonderful way to say, 'I've been paying attention to what you enjoy and what's important to you.'"

Become a day tripper. No matter where you live, Cygan guarantees there's something interesting within driving distance. Think museums, landmarks, shopping destinations, unique restaurants, wineries, etc. Why not visit one of them with a friend?

"Odds are you can even find something free so the only cost will be gas," she says. "Even if the day trip you choose is cheesy and 'touristy,' and even if it's something you've done before, you'll still enjoy the time spent together. Be sure to snap photos so you can remember the best parts of your outing."

Make them a member. If a "big" gift is within your budget but you don't want to spend money on something that will end up gathering dust in a closet, Cygan suggests buying the other person a membership to a zoo, theme park, or museum,

or season tickets to the theater, orchestra, or a sports team's home games.

This gives the person the opportunity to experience something they love throughout the year--to quote a cliché, it's a 'gift that keeps on giving,'" she observes. "And every time the recipient 'uses' your gift, he or she will be reminded of your thoughtfulness and of your relationship."

Take care of some chores. Most of Cygan's suggestions have to do with giving or sharing experiences...but relieving someone of an unwanted experience (like cleaning or painting the kitchen!) works too. If it's in your budget, you could "gift" a repair person or a maid service, or purchase a gift certificate to a restaurant, for example.

"Along the same lines, if you know a family with young children, you could offer your babysitting services for free so that the parent or parents can enjoy a few evenings out," she adds. "If you have kids yourself, you'll know just how appreciated this gift will be."

Mark your calendars. Do you and a friend, despite your best intentions, never quite manage to get together so that you can catch up over a meal? If so, give the gift of time.

"Give your friend a 2015

calendar and tell him or her that you want to fill up one afternoon or evening each month with a shared meal, movie, drink, walk, or cup of coffee," Cygan suggests. "Remember, what gets planned gets done--as opposed to those vague 'we should really see each other more often' intentions. You'll both be enjoying the gift of a deeper friendship by the end of next year."

Laugh together. Invite friends over to watch (or stream) a funny holiday movie--and make sure to provide cider, hot chocolate, and a bottomless bowl of popcorn. Not only is this more affordable than buying gifts for each person, your friends are more likely to enjoy themselves.

"Even better, make this a recurring event," Cygan suggests. "Throughout 2015, ask each person to bring his or her favorite comedy to share with the group. Or institute a theme, like old Woody Allen movies or hit '80s comedies."

"All of these experience gifts show that you are paying attention, that you care, and that the recipient is worth your time and consideration," Cygan concludes. "After all, it is our relationships that truly make our lives rich. So this holiday season, invest in people instead of in things to put into a gift box. You

might just start your family's new favorite tradition."

**About the Author:**

Donna Skeels Cygan, CFP®, MBA, is the owner of the financial advisory firm Sage Future Financial, LLC, and the author of *The Joy of Financial Security: The art and science of becoming happier, managing your money wisely, and creating a secure financial future*. She has been recognized numerous times as one of the top financial advisors in the U.S. She seeks to help her clients take control of their money in a way that maximizes their happiness.

Cygan has contributed to articles and has been quoted in national newspapers and magazines, including the Wall Street

Journal, the New York Times, the Chicago Tribune, Forbes, Kiplinger's, and Investment News. She has appeared on TV programs in New York, Seattle, Portland, Phoenix, Minneapolis, and Memphis, as well as on many radio shows across the U.S. She also enjoys speaking on many topics related to money and happiness. To learn more, visit [www.joyoffinancialsecurity.com](http://www.joyoffinancialsecurity.com) <http://www.joyoffinancialsecurity.com/>.

**About the Book:**

*The Joy of Financial Security: The art and science of becoming happier, managing your money wisely, and creating a secure financial future* (Sage Future Press, 2013, ISBN: 978-0-989-77844-2, \$24.95, [www.joyoffinancialsecurity.com](http://www.joyoffinancialsecurity.com))

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