This handbook has been prepared for use by all international officers scheduled to attend the Naval Postgraduate School. Its purpose is to provide most of the answers to specific questions you will have upon arrival in Monterey.

The President of Naval Postgraduate School, the Director of the International Student Program and all members of the staff and faculty extend to you a warm welcome. We are sure that you will find your graduate program to be vigorous, challenging, fulfilling and, most of all, rewarding. All of us stand ready to assist you in any way we can, and are dedicated to making sure you have a most enjoyable tour at NPS.

Alan D. Scott  
CAPT USN (Ret)  
DIRECTOR, INTERNATIONAL GRADUATE PROGRAMS OFFICE
After having lived in the United States for some time, six Naval Postgraduate School international students assisted in compiling the following handbook in the hopes that the newcomers may find the United States and the Naval Postgraduate School a little easier to understand. It is often very difficult to move from one culture abruptly to another, and then to accept and adjust to a new life style.

Culture shock hits when the first euphoria of arrival departs and before a basic understanding and acceptance of your new country develops. Be prepared for a time of frustration, when the “honeymoon period” is over and it is time to settle into a routine which may not be familiar or even perhaps, appear sensible. Eventually, you will be able to come to terms with your new life and begin to appreciate your stay here.

In the following pages we will try to present some insight into what your new life will be like. So, in the classical U.S. Navy way we say, “Welcome Aboard” and may you enjoy your stay here.

**Numbers You Need To Know:**

INTERNATIONAL GRADUATE PROGRAMS OFFICE  
(831) 656-2186

QUARTERDECK (DUTY OFFICER)  
(831) 656-2441
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The International Graduate Programs Office (IGPO) is responsible for the social, cultural, and academic integration of all international students and their families. The staff of the IGPO assists in all administrative matters, arranges orientation programs, advises international students in any way necessary, and coordinates the sponsor program. They also serve as advisors to the International Committee and are always available to help no matter what the situation.

**International Committee**

The International Committee was established in 1963 by the Officers Students Spouse Club as a spouse-to-spouse organization. This Committee is now advised by the IPO and is available to assist all internationals. The Committee has both American and international members. Its overall function is to help promote sincere friendships and goodwill between internationals and Americans. This function is achieved by:

1. planning and hosting various social activities
2. coordinating International Day
3. maintaining a loan closet for furniture and other household goods the newcomer may require

**Some activities sponsored or co-sponsored by the International Committee are:**

- **Annual Picnic**  The International picnic is held for all Internationals, sponsors and their families in mid-August. Typical American food is served and organized games and activities are available for adults and children. The only charge is the admission (of auto) to Toro Park.

- **International Day**  Usually held in the spring. Festivities include displays of food and artifacts from the countries represented at the school. Performances are in the form of dances, songs, skits or fashions representative of each country.

- **International Committee Furniture Locker**  Some used furniture items are available on a first come, first serve basis at the International Furniture Locker. The locker is located in La Mesa on Leahy Road. The following are some items on hand: beds, tables, chairs, sofas, and chests of drawers.

**Sponsors**

There will be an American sponsor assigned to you when you first arrive here. He/She and their family are volunteers who want to assist, but not interfere with your settling into a new environment. These Americans consider themselves to be U.S. ambassadors of friendship and hope to help you through the first difficult adjustment periods of setting up a home and becoming established at the school and in the community. Your sponsor is available to help you find a place to live, buy a car, and help you through the intricacies of checking in at NPS. He or she will show you the location of the commissary or anything else that is needed. Your own countrymen will undoubtedly help you out during this period as well.

You may expect to be invited by your sponsor for meals, enjoying them in the relaxed informal setting of his/her home. You are not expected to like all the strange foods you will be given, but we do hope you will at least enjoy trying these new foods. Then, once you are well settled in your own home, if you wish, you can invite your sponsor and his family to a meal typical of your culture.

When you first arrive, communication may be difficult, especially since Americans tend to speak fast. We recommend that everyone in the family try to learn a little English. Americans really appreciate your efforts and they also understand that it is difficult and tiring to speak in a foreign language. There is a free English Class, sponsored by the Monterey Adult School, for the ladies held at NPS 5 days a week. In addition, the Monterey Peninsula College, the Monterey Institute of International Studies, and Carmel High School are several institutions offering courses in English as a second language. Don’t be hesitant to use your new language! Everyone will understand your difficulties.
Your American sponsor may be shy, and thus ask you to his/her home only for formal occasions until you are better acquainted. One way to put everyone at ease is to ask questions about policies, customs, children, religion - anything of interest - and then explain how these things are done in your own country.

You may not see too much of your sponsor once the quarter starts, as everyone spends much time studying. But do not be discouraged, it is not that he is disinterested; he is probably just very busy. If you should have any problems with your sponsor, do not hesitate to call the International Graduate Programs Office. Remember, the sooner you bring a problem to the attention of the International Programs Office, the sooner it will be resolved.

**Naval Postgraduate School**

**Check-in Procedures**  When reporting in for the first time, check-in takes place at the International Graduate Programs Office, Herrmann Hall, Bldg 220, Room B-047, during normal working hours. If you arrive after hours, please check in at the International Graduate Programs Office first thing in the morning, Monday through Friday. Checking in normally consists of issuing ID cards, processing of orders, and receiving a checklist of NPS offices to which the officer must go before the check-in process is complete. DURING YOUR STAY HERE, REMEMBER TO NOTIFY THE INTERNATIONAL GRADUATE PROGRAMS OFFICE AND YOUR PROGRAM OFFICE IF EITHER YOUR ADDRESS OR PHONE NUMBER CHANGES, YOU WILL NEED TO KEEP THIS INFORMATION UPDATED IN PYTHON AS WELL.

**Identification Cards (ID Cards)**  The first thing you (and your spouse) will need is an ID card. It is your official identification while at the school and other military facilities in the area and it is just as important as a passport. You will be given your ID card application by the International Graduate Programs Office. You will need to go to the ID section at your appointed time to receive your ID cards. Once you have received your ID cards you will need to return to the International Programs Office with your new ID cards so they can be verified for accuracy. Once your ID card has been verified always carry it with you wherever you go (Children over 10 years of age need an ID card too). ID pictures of the cardholders will be taken at the time the ID card is issued.

**Internal Communication**  Email and program office bulletin boards are our main source of communicating with everyone in the International Organization. Please check your email account at least twice daily once before 1100.

**WEATHER AND CLOTHING**

“Sunny California” is not a true description of this part of the state. Throughout the year, daytime temperatures vary. Summers are generally damp and foggy in the morning and sunny in the afternoon. But even at night, winter temperatures rarely reach freezing. With very rare exceptions the days are never hot (over 65° - 70° F). Nighttime temperatures range from about 40° - 60°.

**Men**  Uniforms are worn once a week on Uniform Day (Tuesday), or whenever a student guest lecture (SGL) is scheduled, and for graduation. It is recommended that you have at least one winter and one summer uniform. The normal uniform of the day for class is casual dress. Slacks, collared shirts, and sweaters are acceptable as casual dress.

**Women**  Slacks and pantsuits are warm, comfortable and practical throughout the year. Of course, bring clothing that is considered appropriate for an occasional dance or evening of entertainment. A lightweight coat with a removable lining is very good for warmth throughout the year for both men and women.

**Children**  Shirts, undershirts and slacks (for boys); dresses, blouses, and slacks (for girls); and socks, sweaters, a coat with removable lining and a raincoat for both boys and girls.

All the clothes you may need can be purchased locally.

Native Costumes, if you have them, can be worn for International Day and other special occasions.
**Bachelor Officer Quarters** (BOQ)

Transient BOQ may be available for up to 30 days upon arrival. NPS no longer has permanent BOQ. BOQ rates are $68 a night for rooms with/without a kitchen. The maximum number of people allowed per room is three (3). BOQ rate for suites are $78 a night. Only authorized immediate family members may stay in the BOQ.

Please note, students receiving an IMET / FMS living allowance from the US Government will pay $68 or $78 while living in the BOQ (i.e., they will receive $68 or $78 + $77/day in per diem).

*The BOQ has recently undergone a major renovation. The BOQ now has 149 newly remodeled rooms available.*

**Housing**

Effective 1 Oct 03, Government Housing (LA MESA AND POM ANNEX (FORMER FT ORD)) became privatized. The following guidelines apply:

1. The rent for IMS receiving IMET LIVING ALLOWANCE will be calculated at the basic allowance for housing (BAH) rate. The BAH rate is based on the student's rank and whether or not they are accompanied.

2. FMS student officers and IMET student officers not receiving an IMET LIVING ALLOWANCE will pay rent at the FMS rate of $2007.00 per month for privatized government housing.

3. Changes in eligibility: Geographical bachelors and single officers are also eligible to live in privatized government housing on space available basis. Rate scale for the single officer housing varies by house size and location. Two-three single officers/geographical bachelors may share a house if they choose.

4. Short-term housing is also available. There is a requirement for a 6-month minimum stay.

5. Wait List: It is anticipated that there will be a minimal or no wait time for any given house.

**Civilian Housing Leases** Before signing a lease, have either your sponsor, or someone from the International Graduate Programs Office read it over to be sure there are no hidden / unacceptable clauses. Before signing a lease, ask yourself - do you really like this place enough to stay in it for a year (2, 3). If you should find something bigger, better, or cheaper, are you willing to pay for two places until the lease is broken? Ask for a military clause to be included in your lease.

**Used Furniture** May be leased at low cost from the FURNITURE LOCKER sponsored by the International Committee and located at La Mesa Village (Leahy Road). Contact: IC Furniture Locker Chair-person for an appointment if you plan to visit it outside normal operating hours (Thursday 1600 to 1700).

Other sources for used furniture and household items include:

(1) NPS Bulletin Boards

(2) Newspaper classified ads

(3) Goodwill Industries: hours of operation Mon – Sat (0900 – 1900) Sun (1000 – 1800) 729 Broadway Ave, Seaside 394-1212

(4) St Vincent De Paul: hours of operation Mon – Sat (1000 – 1700) 1269 Fremont Blvd, Seaside 899-2211
Utilities

Civilian Utilities When applying for utility / telephone service, list your occupation as Military Officer — not student. A student is considered to be financially unstable and will therefore be charged large security deposits for installation / security

When living on the economy, utilities, such as telephone, television cable and Pacific Gas and Electric (PG&E) are usually the responsibility of the tenant (renter). In some cases utilities and/or cable will be included in the monthly rent. Other utilities you may be responsible for include water and garbage. NOTE: If you are living in government quarters, your utilities are currently included in the rent (electricity, gas, water); you are only responsible for telephone and television cable.

Some utility companies will charge you a deposit at the time you initiate service with them. If you have had similar services elsewhere in the U.S. and provide dates and locations, the deposit may be waived.

TELEPHONE You must provide your own telephone.

AT&T 1 (800) 310-2355 — is the local telephone company in the area. You may establish service with them by calling the number listed above. You will need to provide them with your Social Security Number, CA driver’s license number or some other form of ID. If, for some reason your ID cannot be verified over the telephone, you will need to go to the nearest AT&T location: Call 1 (800) 310-2355 for nearest locations.

Basic hook-up averages $33.00. If you need additional jacks installed in your house/apartment or need additional wiring, the cost will be your responsibility.

If your initial connection charges are extremely high, you may make arrangements with the telephone company to spread the payment out over 2 – 3 months.

There are many options you may order with your telephone service. Get a brochure ahead of time and look it over. You may want to start with basic service at first, and after getting settled in and talking to others, you may decide to add a couple of options.

Long Distance may be covered by AT&T or you may choose to use another Long Distance Carrier — check them out — each has a variety of offers. Some will give you a flat rate per minute during certain periods of the day, others have the same type of service 24 hours a day; some will have a monthly charge for this type of service, especially if the rates are lower.

International Calls — again, the various long distance carriers have a variety of plans for international calls. Check with the companies and with your fellow countrymen to see what service they have and how they like it. International calls are not cheap! Make sure you understand the terms of your contract!

Some of the larger long distance carriers are listed below.

AT&T
SPRINT
Many others

Telephone Calling Cards — are available from many telephone companies. There are basically three types of cards: (1) one which serves strictly as a telephone calling card; calls are billed to your home number, (2) credit/calling cards - serves both as a calling card and a credit card, (3) prepaid telephone cards, which may be purchased at most grocery and drug stores. These may be purchased in specific increments. Some may be thrown away after you have used up the amount purchased; others may be “recharged” using a credit card.

GAS AND ELECTRIC

Pacific Gas and Electric (PG&E) 1 (800) 743-5000 — provides gas and electrical service to this area. Service may be obtained over the telephone. If a deposit is required, it is usually twice the amount of the average bill for that apartment/house for the prior tenant (i.e., if the average monthly bill for the tenant prior to you was $50, your deposit will be $100). Again, if
the initial hookup is a large amount, the company is usually willing to let you pay the deposit over a 2-3 month period.

The nearest PG&E Office is located at:

Pacific Gas & Electric
356 E. Alisal St., Salinas
Hours: Mon-Fri, 0800 – 1700

Bills may be paid by mail or in person Mon – Fri (0900 – 1800)

at: Bottle and Cork
831-372-8246
2210 N. Fremont St., Monterey

Remember, when you are apartment/house hunting, gas is much cheaper than electric, so if you are down to the wire on deciding and there are no overwhelming factors causing you to lean either way, take into consideration whether the majority of utilities are gas or electric.

GARBAGE

Landfill
14201 Del Monte Ave., Marina
Phone: 384-5000

Waste Management
11240 Commercial Parkway, Castroville

Waste Management handles all garbage pick-ups in Monterey County EXCEPT FOR MONTEREY AND SALINAS.

Recycling — same address; Phone: 384-5313

Monterey Garbage Service ($18.07 per month)

Monterey Disposal Service
P.O. Box 2780
Monterey, CA 93940
Phone: 372-7977

WATER

California American Water Co
For Correspondence
P.O. Box 578
Alton IL 62002

For Payment
P.O. Box 2150
Pasadena, CA 91109-7150

511 Forest Lodge Rd, Suite 100
Pacific Grove, CA 93950
Phone: 373-3051 / 1 888-237-1333 / 1 888-422-5261
Water service may be started over the telephone; no deposit required.

Marina Coast Water District
11 Reservation Road, Marina
Phone: 384-6131
CABLE(TELEVISION)

Comcast Cable
1481 N. Davis Rd.
Salinas, CA
Phone: 1 (800) 945-2288 or 1 (800) 266-2278

NOT available in La Mesa Village

Hook-up Charge $50 for 3 TV’s. Standard cable service $68.49 per month for 1 outlet, 70 channels. Premium channels, additional outlets, available at additional cost.

Social Security Number (SSN)

Social Security Administration
928 E Blanco Rd, Suite 155
Salinas, CA, 93901
Phone: 1(877)600-2857

Social Security Numbers are a requirement for many services. HOWEVER, getting a Social Security Number involves a bit of red tape. The International Graduate Programs Office schedules a meeting with the Social Security Representative to process the new students once a quarter. Students will complete the application for a social security number and present it to the representative along with their passport and Invitational Travel Orders. The information is then input into the Social Security Database where it is compared against the Homeland Security database. If the student has cleared the Homeland Security database, a social security number will be issued within approximately 10 working days. Spouses and children are not authorized social security numbers. The exception to this is for new babies born in the US; each will be issued a social security number once their birth certificates have been processed by the county. Spouses meeting the requirements to work in the US may apply for a social security number once they have received their green card from the US State Department.

When issued your SSN, it should state “non-working” on it. When filling out the application, under Number 3, for category, you should check other. Take your completed application, your passport and/or birth certificate along with a copy of your ITO when applying for your SSN. Spouses (husband/wife of the international student), and other family members are not authorized social security numbers.

Employment

In accordance with Joint Security Cooperation Education and Training (JSCET) regulations, international students and their family members may NOT work while in the U.S.

Cars

It is probably a good idea to ask your sponsor to go with you when you buy a car. He can advise you on which car dealers have the best reputations and what might or might not be a good buy.

When buying a second-hand car, it is prudent and wise to take it to an independent mechanic for an engine diagnostic evaluation. The $50 – 75 cost is well worth not having to replace the engine ($900 – $3000) six months down the road.

Smog certificate, required for all vehicles in California, is the responsibility of the seller at time of sale — must be done within 60 days prior to registration.
Warranties — usually short term — “Let the buyer beware” (in writing)

Car repairs:
- Get a signed estimate before work is done
- Get a copy of the warranty (in writing)

TRAFFIC VIOLATIONS / ACCIDENTS

If you get a citation for an accident, speeding, etc, AND, if you are given the option of attending Traffic School, you are required to pay the fine that comes with the offense as well as the fee for Traffic School (average $25 for school). You are usually given the option of Traffic School only once. If you choose to attend the School, the offense you were charged with will not appear on your traffic record; therefore your insurance will not be increased. However, after the first offense, the citations will appear on your traffic record and your insurance will JUMP.

SEATBELTS are the LAW in CA; EVERYONE in your vehicle must be wearing their seatbelt when the vehicle is moving.

State approved CAR SEATS or BOOSTER SEATS for children under the age of 8 is also a requirement for all moving POV’ s (this does not include buses).

DRIVING UNDER THE INFLUENCE (DUI)

Legal limit for blood alcohol content in California is .05 (equivalent of 2-3 beers within 1 hour time period). If you are cited for a DUI, you run the risk of having your driver’s license suspended, increased insurance rates and you may be given jail time as well.

DEPARTMENT OF MOTOR VEHICLES (DMV)

1180 Canyon Del Rey Blvd., Seaside
Phone: 1 (800) 777-0133
Hours: Mon/Tue/Thurs/Fri 0800 – 1700
Wed 0900 – 1700
Sat/Sun - Closed

CALIFORNIA DRIVERS’ LICENSE

If you do not have a valid driver’s license, you will need to take a two part driving test. The written part of the test deals with California driving laws and common sense driving rules. We advise you to read the California Driver’s Handbook very carefully before you go for your test. A copy of this handbook should be in your welcome packet. If it is not, you can obtain a copy at the NPS Security Office or at the DMV. After you have studied the rules, you can take the written test at the DMV, YOU NEED TO MAKE AN APPOINTMENT TO TAKE THE TEST. The written portion of the test will take approximately 15 minutes. The second part of the test deals with your actual driving skills and takes place in your own car in the presence of a DMV inspector. Be sure to have a properly licensed person take you to the test.

Cost of a CA Driver’s License is $32. Your CA Driver’s License will serve as a major source of identification when cashing checks, using credit cards, etc. If you and/or your wife do not need a CA Driver’s License, you may apply for a CA Identification Card. These are also issued at DMV and will cost you $27.00 ** You must provide proof of insurance when applying for driver’s license. It is possible to renew your temporary driver’s license before it expires without paying the renewing fee.

The procedure for spouses requesting a CA driver’s license is:

If your spouse needs a driver’s license she/he needs to go to DMV. You will need to present your passport and I-94 print-out at the time you apply. The clerk will input your information in to the database, which will be compared against the Homeland Security database. If you have cleared the Homeland Security database, you may proceed with your application for a California Driver’s License. You will take the written exam, driving exam (if required), and vision exam. Once you pass all requirements, you will be issued a temporary driver’s license number in which you will then take that slip to the Social Security Office in Salinas for further processing. Once cleared, your license will be mailed to you.
AUTOMOBILES—LICENSES/INSURANCE

California State Law requires insurance for anyone driving a vehicle to carry a minimum of $30,000 / 15,000 liability and $5,000 property damage insurance. If caught driving without insurance, you run the risk of a heavy fine, loss of driving privileges, and possibility time in jail if it’s happened more than once. Additionally, the cost of your insurance will go up once you have such a citation on your driving record.

Before driving a vehicle, your friends or one on the lot for quick test drive — GET VEHICLE INSURANCE. If you have had insurance in the U.S. before, or have proof of insurance in your country, bring a copy of your policy along with your driver’s license. It may get you a better rate.

Shop around when purchasing Vehicle Insurance. It will most likely cost more at first, especially if you have no prior record of insurance in the U.S. After you have been here for six months, shop around again and get price comparisons, you may find a better deal once you’ve been in the U.S. a while.

United Services Automobile Association (1-800-531-8982) offers Military Members only — coverage for all officer ranks. (When calling them, explain you are an international officer stationed at the Naval Postgraduate School. They will give you an ID number and a phone number of a USAA subsidiary company to call. Call them and give them your ID number and they will process your vehicle insurance.

A partial list of Insurance Agencies that provide Vehicle Insurance is listed below:

CSAA — California State Automobile Association
53 Soledad Drive, Monterey
645-1900
Hours: Mon – Fri, 0830 - 1730
Directions — North on Munras, pass Del Monte Shopping Center, right turn on Soledad (traffic light)

State Farm / Ray Martin
2115 N. Fremont, Monterey
Phone: 646-9520
Hours: 0900 - 1700
Must have a US driving license for a minimum of 18 months to apply

Farmers Insurance / Anthony Parker
1193 - 10th St, Monterey
Phone: 648-7090
Hours: Mon – Fri, 0830 – 1600

Allstate Insurance / Christopher Thom
2440 N. Fremont St, Suite 208, Monterey
Phone: 373-2791
Hours: Mon-Fri, 0830 – 1730

Maturity, good driving records, and type of vehicle will have some bearing on cost of your vehicle insurance.

Some companies may offer discounted rates for:

- Insuring your car and home/personal property with the same company.
- Insuring more than one vehicle w/same company
- Anti-theft devices in the car
- Airbags
- Anti-lock brakes
**Personal Safety**

It is strongly advised that you check with the International Programs Office on any matter dealing with personal security.

**Ownership of a Concealable Handgun by any one without a Permit is Illegal under California Law.**

**POISON CONTROL HOTLINE (for California) — (800) 222-1222 (1-800-8-POISON)**

If you would like to obtain stickers with the Poison Control Hotline phone number or pamphlets and health education materials, you may call (800) 582-3387. This number should not be used for emergency calls.

**911** — Is the number you call in case of an EMERGENCY. An EMERGENCY IS DEFINED AS A SITUATION THAT THREATENS HUMAN LIFE OR PROPERTY AND DEMANDS IMMEDIATE ATTENTION, i.e., broken limbs, heart/chest pains, automobile accident with injuries, a break-in in progress (not after the fact), etc. The dispatcher will notify the appropriate department(s) (Police/Fire/Ambulance) to respond to your call. You may be asked to stay on the line while they are en-route to provide additional information that will help them upon their arrival. Additionally, if you should get disconnected, your telephone number and address may be displayed on a viewing screen, which will enable the emergency agency to locate you.

DO NOT call 911 for non-emergencies as this can cause delays in their response in the handling of a real emergency.

The telephone number for non-emergency services for Police and Fire are listed inside the front cover of your Telephone Book. You may want to post these numbers next to your telephones.

**EARTHQUAKES**

We live in Earthquake Country! Some basic tips to get you started are listed below. For more information, please see the California Earthquake Preparedness articles in your Welcome Packet entitled: “Beat the Quake! You can also contact the Office of Emergency Services at PO Box 1883, Salinas, CA 93902 (831) 755-5010 or the Red Cross at 240 Church St. Room 8N, Salinas, CA 93902 for more information, brochures, etc.

BEFORE AN EARTHQUAKE — Always have an emergency kit prepared that includes food, water, flashlight, batteries, portable radio, medicine, money and clothing. Keep this near a doorway or an accessible location in your home/garage.

DURING AN EARTHQUAKE — If you are indoors, stay there; get under a desk or table or stand in a corner. If you are outdoors, get into an open area, away from trees, buildings, walls, power lines. If driving, pull over to the side of the road and stop.

AFTER AN EARTHQUAKE — DO NOT use the telephone unless there is an immediate, life-threatening emergency. Check for gas and water leaks, etc. Turn on your portable radio for instructions and news reports. Be prepared for aftershocks (smaller earthquakes that often follow larger ones).

**Good To Know**

**BETTER BUSINESS BUREAU**

2100 Forest Ave, San Jose
Phone: (408) 278-7400

The Better Business Bureau is a great way to check on the legitimacy of a specific agency/business you are considering doing business with. If you have problems with an agency, you may also report that to the BBB and they will make a note of it. If a number of complaints come in on the same business, they will check into the validity of the complaints - and if so deemed, revoke their business license.

**U.S. CITIZENSHIP AND IMMIGRATION SERVICES**

Phone (800) 375-5283
If you need assistance/information renewing/extending your visa, I-94, passport, etc, please see Debbie or Kathi in the International Graduate Programs Office. They will assist you with the necessary forms or, if necessary, point you in the right direction for further assistance.

Facilities

FLEET and FAMILY SUPPORT CENTER
1280 Leahy in La Mesa Village
Phone: 656-3060
Hours: Mon-Fri, 0800 - 1630

Directions: Exit left out of 10th St Gate (NPS) onto Sloat Avenue. Turn right at 1st traffic light (Fairgrounds Rd.). Turn left at traffic light on Aguaajito Road. Turn right onto Allen Drive, go up the hill; bear to the left to Bergin Drive (if you go straight you will be at the Courthouse). Continue on Bergin, through the intersection to the next stop sign. Take a right on Leahy.

The Fleet & Family Support Center is a stop on your Check-In Sheet upon arriving at NPS. It provides a wealth of information on areas to include housing/apartment rentals (on the economy), education, financial/personal counseling, etc. Check it out in detail — you’ll be surprised at how much information they can provide.

BANKS

The Monterey Federal Credit Union   Main Office is located at 501 E Franklin Street in Monterey. Operating hours are 0900-1800, Monday through Friday and 0900-1300 on Saturday. Services include auto, boat, aircraft, furniture, and signature loans at reasonable rates, saving accounts, free life insurance on all accounts, and free depositor’s insurance to $20,000. All military, faculty, and civil service personnel attached to the NPS, Fleet Numerical Weather Center, and Naval facility, are eligible for these services. The phone number is 647-1000.

Navy Federal Credit Union NFCU located next to the Navy Exchange 1(866)454-3140 hours of operation 0930-1700 M-F. Services include checking/savings accounts. Credit Cards and loans

DISBURSING FOR IMET / FMS LIVING/TRAVEL ALLOWANCES (PERSONAL SUPPORT DETACHMENT.)

The Disbursing Office serves the Postgraduate School, the Environmental Prediction Research Facility, Fleet Numerical Oceanographic Center, Naval Reserve Training Center, and the Defense Language Institute.

THE CLUB DEL MONTE

Watch for announcements of special events in the Peacock Press. The U.S. Army also has fine messes at the Presidio which you may also utilize.

NAVY EXCHANGE (MILITARY GENERAL RETAIL STORE)

Most services are centrally located in one complex, these include the Retail Store, Outdoor Store, Barber Shop, Laundry, Dry Cleaning, Liquor Store, Toyland, Tailor, Cobbler, and a Check cashing facility. The Service Station is located just beyond the Exchange, and offers complete auto servicing. The hours of operation for these facilities vary.

Exchange facilities are also available at the Presidio (Defense Language Institute) and a very large complex is located at Ft.Ord.
COMMISSARY

This facility is located at Ft. Ord and is used by all the military in the area. It is an excellent grocery store and should carry everything you may need. In case it doesn’t, there are many shops in the area, which should. The commissary is open Tuesday - Sunday; closed Monday & holidays. Hours: Tue-Wed 0900-1900, Thu 1000-2000, Fri 1000-1900, Sat 0900-1900 & Sun 1000-1800.

La Mesa Village also has a small convenience store.

There are several ethnic stores located on the peninsula. Ex. Sunrise Grocery, Oriental Foods and Unique Gifts, 400 Pearl St., Monterey, and Troias Market, Variety of Foods, 350 Pacific St., Monterey.

OFFICER STUDENT SPOUSES’ CLUB (OSSC)

An International spouse is automatically extended an honorary membership of the Officer Student Spouses’ Club and is encouraged to take advantage of their many programs. She/he may apply in person at the “Welcome Aboard” Coffees, which are held at the beginning of each academic quarter in Herrmann Hall or contact an OSSC member for more information.

As an OSSC member, she is entitled to join any of the many “hobby” classes offered. These are reasonably priced and lots of fun. They feature everything from sewing to agriculture!

THEATERS

All the Military theaters show current movies at less than half the price of a “civilian” theater. The Recreation Office has bulletins of what is playing, times, and when. There is one military theater in the area, at the Presidio. Tickets are sold only at the door, but you are usually certain of getting a seat.

Religious Services

Religious services for nearly every faith can be attended in the Monterey area. The United States population is made up mostly of people of the Christian and Jewish faiths, and these faiths are represented by ministers, priests, and rabbis in churches at NPS and POM Annex.

Catholic Chaplain, St Thomas Aquinas Chapel, NPS, 656-2241
Monterey Peninsula Buddhist Temple, 1155 Noche Buena St, Seaside, 394-0119
Greek Orthodox Church of Monterey County, 326 Park St, Salinas, 424-4434

Schools

If you have a child entering school K-12, contact the School on site. This office will tell you which school your child will attend, when classes start and the proper check-in procedure. School assignments are normally made based on what part of the city you reside. In order to register your children for school, you will need to provide your social security number (if applicable) and proof of residence (utility bill, printed rent or lease receipt, telephone bill [not cell phone]) as well as your children’s birth certificates, passport, immunization records, proof of physical exam for children entering first grade), latest academic record (if already in school). All of these items need to be in English.

You may contact the School Liaison Officer (SLO) at (831) 656-1008 for guidance and assistance for your children’s transition into school.
PRE-SCHOOLS

There are many pre-schools (nursery schools) available in this area, but you will probably find the La Mesa Child Development Center most convenient. Classes normally run two, three or five days a week and are available for children 3 to 5 years of age. For more details call 656-2734.

Child Care and Babysitting

It is California law that all children (usually under the age of 11) be cared for by a responsible person whenever the parents are away, even for a few minutes. Good judgment must be utilized here. If you must be away from your children for several hours, it is probably best to get a babysitter.

The Child Development Center and the Nursery located at the Presidio are excellent. Check for the exact hours. Advance reservations are necessary — the earlier the better.

Often Americans hire babysitters to come to their home. Usually these sitters are teenagers 13-19 years old, but many older persons are hired to baby-sit. The parents are usually responsible for picking the sitters up and returning them to their homes. Fees for this service vary from $3.00 to $5.00 per hour, so be sure to ask before hiring someone. Your sponsor will be happy to help find a babysitter.

Language Lessons

The Monterey Peninsula Unified School District (MPUSD), Adult Education Division, and the Monterey Peninsula College both offer adult education classes in English and other subjects of interest. Information concerning these courses may be obtained by calling the college (646-4000) or MPUSD (384-6688).

There is a standard tuition fee for classes at Monterey Peninsula College. Minimal charge for textbooks is the only fee involved for English classes taken through MPUSD. Family members will be charged out of state tuition, until they meet the one-year residency requirement.

Medical

Medical support for the Naval Postgraduate School students is provided by the Presidio of Monterey Army Health Clinic (POMAHC). They have a very limited capability for providing treatment.

The POM Health Clinic is available on a walk-in basis to active duty members for urgent care 0700 – 0900, daily. Follow up appointment after 0900

NAVAL MEDICAL ADMINISTRATIVE UNIT MONTEREY — The Naval Medical Administrative unit is located in the Presidio of Monterey Health Clinic (242-5614 / 5615). The Officer in Charge of the Unit is a Navy Medical Service Corps Officer. The Unit is responsible for the coordination of medical care of all Navy and Marine Corps beneficiaries stationed in the Monterey area. The Unit maintains custody of the health records of all Active Duty Navy/Marine personnel and of the International Officers. Check In/check out procedures will be processed between the hours of 0900-1130 1300-1600 MTWF and 0900-1030 Thurs, closed Thurs afternoon.

EMERGENCIES

Procedures for Emergency and after hours care at NPS involve more than just going to the POMAHC. Please pay particular attention to the following information and keep it readily available by your phone.
WHAT IS AN EMERGENCY? Emergency care is defined as medical treatment of a severe life threatening or potentially disabling condition which can result from accident or illness of sudden onset, and necessitates immediate intervention to prevent undue pain, suffering or loss of life, limb or eyesight. Examples include head injuries, severe bleeding, eye injuries, heart attack, spinal injuries, seizures, unconsciousness, burns, broken bones, drowning and poisoning.

AFTER HOURS PROCEDURES FOR ACTIVE DUTY MEMBERS

Bona fide Emergencies Seek medical care at the closest emergency room or call 911. Bills incurred from a real emergency will be paid by the parent military service. **If it is determined that a true emergency did not exist, bills incurred will be the responsibility of the individual.**

Non-Emergencies Contact the on-duty physician at 1 866-772-9939. The physician will either give advice for home treatment or make arrangements for medical care at either the clinic or a civilian facility.

EMERGENCY CARE FOR DEPENDENTS

Contact Primary Care Manager (this is your doctor), if time allows, go to closest civilian facility, or call 911.

Local hospitals / facilities within the local area with EMERGENCY/ACUTE CARE INCLUDE:

- **Doctors on Duty**
  - M-S 0800-2000, Sun 0800-1800  
  - M-F 0800-1800, Sat 0800-1500, Sun Closed
  - M-F 0800-1800, Sat 0800-1500, Sun Closed

- Monterey Bay Urgent Care  
  - Urgent and ambulatory care
  - M-F 0730-1800, Sat-Sun 0900 - 1700

- **Community Hospital of the Monterey Peninsula (CHOMP)** (24 hrs) - 625-4900
  - Natividad Medical Center (24 hrs) - 755-4111
  - Salinas Valley Memorial Hospital (24 hrs) - 755-0766

MEDICAL INSURANCE REQUIREMENTS

The information provided below is for students/family members who are required to have health insurance in accordance with DSCA Medical Policy Memorandum 11-32 dated 15 Aug 2011. This policy covers students/family members NOT being covered by an FMS/IMET/CTFP case or by the foreign government.

Remember — before family members can be added to the ITO, student must provide proof of basic insurance coverage to the Security Cooperation Office that meets the DSCA policy guidelines. Students/family members arriving at NPS who are required to have health insurance for their families (and in some cases for themselves as well) need to have policies that meet the following requirements.

**Minimum** requirements for health insurance for students/family members for whom medical costs are not covered by the Case or the foreign government are listed below:

- $400,000 per year (payable in US dollars no conversion from foreign currency) (per individual)
- Deductible not to exceed $1000 annually per family
- $50,000 Repatriation (per individual)
- $250,000 Evacuation (per person)
- Provide nationwide coverage/service
- Have a Point of Contact in the US
- Policy must be in English
- Policy must be for one year or remainder of time at NPS, whichever is less, and must be renewable

We have found three policies that meet the above requirements. **It is recommended that you call to find out current rates as the rates quoted below may be out of date.**

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18 INTERNATIONAL GRADUATE PROGRAMS STUDENT HANDBOOK

NAVAL POSTGRADUATE SCHOOL
MEDICAL INSURANCE POLICIES

ATLAS AMERICA PLAN:
www.worldtrips.com/quotes/atlas/?referid=24536
317-945-3242 or at insurance@bneal.com

The above link is specially coded so the company knows when a purchase is made; it is one of our STUDENTS. SPECIAL NOTE: One child under age nine is free (premium) if a parent is on the policy. They would need to apply for the $500,000 policy with this company (they do not have a $400,000 policy) However, the cost for the premium is lower than it is for the $400,000 Protector Long Term Policy (you get more for less when you apply for the Atlas America Plan).

There is a paragraph in Appendix A of the Atlas America Plans that may be confusing because it states “you are purchasing a policy from an insurer that is not licensed in the state of California”. Atlas America is allowed to sell in the state of California; they do have network providers in California and they do pay providers in California. However, the state of California will not back up any pending claims should the insurer (Lloyd’s of London) become insolvent. Lloyds of London is one of the largest and oldest insurance companies and has a very solid reputation.

According to the DSCA Policy, the maximum deductible allowed PER FAMILY PER YEAR is $1000. The Atlas America Plan offers deductibles in the amount of $0, $250, $500 or $1000 per person. If you have just your wife insured, you can use the $0 deductible, the $250 deductible, the $500 deductible or the $1000 deductible option. If you have a wife and child, the maximum deductible would be $500 (per person), wife and 2 children — maximum deductible is $250 (per person), wife and 3 children — maximum deductible is $250 (per person), more than 4 family members on the policy require a $0 (zero) deductible. The deductible under this policy is per person, not per year.

PROTECTOR or PROTECTOR PLUS:
http://sunriseworldwide.com/content/medicalinsurance
click on the Protector or Protector Plus to go to the quoting links where the benefit summary’s can also be found.

GLOBAL SECURITY POLICY
www.myglobalinsurance.com
has same parent company as Protector (Seven Corners); see attachments for more details

NOTE: DO NOT LET YOUR POLICY EXPIRE — RENEW IT BEFORE THE LAST DATE. If you let your policy expire, even by one day, then when you get your new policy it is considered a NEW Policy and not a renewal, and it will not cover anything being covered prior to the expiration of your policy.

COST COMPARISON

Atlas America, $500,000 Policy — The approximate cost for a spouse (age 30-39) with a $500 deductible (annual) is $949 per year (there is an additional charge to the premium for each child)

Protector Long Term, $400,000 Policy — The approximate cost for a spouse (age 30-39) with a $500 deductible (annual) is $1149.75 per year (there is an additional charge to the premium for each child)

NOTE: For basic coverage — several students have indicated that while Atlas may be less expensive due to coverage of one child under age 9 with no additional premium cost, Protector has been paying more for more routine visits, etc. Additionally, some of the Pediatric Groups will no longer bill Atlas. We always recommend students compare the two policies closely and decide which one best meets their needs.

PREGNANCY INSURANCE REQUIREMENTS

Pregnancy coverage is separate from above coverage. This requirement is waived unless spouse is planning to have a baby while in Monterey. In that case then additional pregnancy insurance (of at least $250,000) is required prior to getting pregnant (unless there is a statement in the ITO which indicates “all costs associated with pregnancy, to include prenatal, delivery and postnatal will be paid for by FMS Case of Foreign Government and provide mailing address”).
NOTE: The only company we have found that will provide pregnancy insurance is Anthem Blue Cross. Note: You cannot apply for these policies until you are in California.

Estimated Cost — cost will vary depending on actual age, medical history, deductible and premium you choose.

Do not add baby to any of the claims, even right after birth until you have discussed with your agent or have been instructed to do so. The higher the deductible, the lower the monthly premium — but remember, you pay the amount of the deductible BEFORE the insurance starts covering your costs. You cannot change policies once your spouse becomes pregnant.

NOTE: Most policies have a 3 month residency requirement; HOWEVER, this requirement can be waived with a local physical (in California) performed by PPO doctor (we use Doctor’s on Duty on Lighthouse). This physical is NOT covered by insurance and all costs are the responsibility of the purchaser.

You can apply on-line BEFORE getting the physical, but need to send the results of the physical as soon as you have them. They will not process the application until they have received the results of the physical.

The link we used in the past is listed below; you are not required to use this, and may obtain an agent on your own.

http://anthemdirectca.com/le-(Agent is Le Valdivia, Phone 866-785-5095)

If you have any questions or concerns, please ask BEFORE purchasing a policy.

DEPENDENT MEDICAL COSTS - Charges for treatment received in military medical facilities are as follows:

If visit is PREGNANCY RELATED - there is NO deductible (that means TRICARE PAYS FOR ALL COVERED SERVICES AT THE TRICARE RATE). If the physician is not a preferred provider*, you will be billed for the difference between the TRICARE AUTHORIZED RATE and the actual charges.

If visit is NOT pregnancy related, there is a $150 deductible PER PERSON ($300 PER FAMILY) PER FISCAL YEAR (that means YOU must PAY the FIRST $150/$300 before TRICARE picks up (pays) any charges). After that, if the Physician is a preferred provider, then TRICARE pays 80% and you pay 20%. Only TRICARE allowable charges are applied to your deductible.

*PREFERRED PROVIDER - means physician accepts TRICARE price schedule for treatment. If a physician IS NOT a preferred provider, then YOU pay the difference between the TRICARE price schedule and the actual charges.

EXAMPLE: If physician is not a preferred provider and he charges $100 for a visit and TRICARE will only pay $50 for that type of visit, you must make up the difference between 80% of $50 ($40) and $100. ($100 - $40 = $60 you have to pay).

Dependents of NATO students are authorized outpatient treatment at civilian facilities, under the TRICARE PLAN. For further information on that program contact Jalpa Zambrano at (831) 656-2416.

If you are admitted to a hospital, please notify the Navy Medical Admin Unit at the POMAHC (and the International Programs Office) as soon as possible. This will help alleviate you from dealing with in-depth billing procedures.

MEDICAL REFERRALS FOR ACTIVE DUTY

If you go to POMAHC for an appointment and they give you a referral to another military facility, i.e. Travis, Balboa, etc AND you choose to go to a local physician instead - you will be responsible for making your own appointments and for paying any bills incurred.
MEDICAL INSURANCE

Private medical insurance can be very difficult to obtain in the United States. There are several companies known to offer health insurance policies to international travelers and students, however these policies are usually expensive, and generally do not provide comprehensive coverage. If you intend to obtain private insurance in the United States, this is what you should expect to find:

Frequently used terms:

- **Premium**  The premium is the monthly cost of the insurance. The premium for an average amount of coverage, $250,000, would be about $150 - $300 per month.

- **Deductible**  The deductible is the amount of medical expenses you must pay before the insurance company will begin to make payments. The lower the deductible amount, the higher the premium will be. A typical deductible amount would be $250 to $2,500.

- **Co-payments**  After the deductible amount has been satisfied, often the insured is responsible for co-payments. The insurance company will pay 80%, and you would pay 20% of the medical expenses up to a stated amount. Beyond that, the insurance company will pay 100% up to the limits of the policy.

The best time to ask health insurance questions is before you leave your country. It may be possible for your embassy in the United States to add you to their group insurance plan with a U.S. company, and in some cases, even pay for the coverage.

PREFERRED PROVIDERS

**PRESIDIO OF MONTEREY (POM)**
**ARMY HEALTH CLINIC**
Hours: 0630-1630 Mon-Fri (closed Sat, Sun and holidays)
0700-1200 Thursday/closed 3rd Thurs afternoon: you should arrive no later than 0900

Hours: 0700-0900 Military Sick Call
242-5741 /5234 / 5663

Hours: 0900-1600 Active Duty Routine Appointments;
(Call 242-5741 / 5742 / 5743) Mon-Thurs between 0700-0900 to schedule an appointment for that day. Call at 0900 for routine or next day apt.)

Closed Saturdays, Sundays and Holidays

* **MEDICAL CARE FOR ACTIVE DUTY AFTER CLINIC HOURS CALL 1 866-772-9939**

**ON CALL PHYSICIAN WILL GIVE**
- ADVICE FOR HOME TREATMENT
- AFTER HOUR CARE AT POMAHC
- REFER TO CIVILIAN MEDICAL RESOURCES

CIVILIAN OPTIONS

- COMMUNITY HOSPITAL OF MONTEREY PENINSULA
- (CHOMP) 625-4900 Emergency Number, 624-5311 Main Hospital Number
- NATIVIDAD MEDICAL CENTER 755-4111
- SALINAS VALLEY MEMORIAL HOSPITAL 372-7844

* **NOTIFY INTERNATIONAL OFFICE ASAP**
CIVILIAN COST ESTIMATES

FOR OB-GYN - DELIVERY FOR COMMUNITY HOSPITAL OF MONTEREY PENINSULA (CHOMP) Charges below are estimates for a one-day and two-day stay following vaginal delivery and a three-day stay following Cesarean birth. There is no daily room charge for the day of discharge. **THE FIGURES SHOWN BELOW DO NOT INCLUDE PHYSICIAN CHARGES (i.e., obstetrician, anesthesia, pediatrics, etc) PROFESSIONAL FEES, daily hospital services, laboratory, delivery (1 hour) Recovery Care, Newborn Care, Drugs/Supplies, epidural anesthesia supplies, etc.**

<table>
<thead>
<tr>
<th>Hospital Stay:</th>
<th>One Day Stay; home on second day</th>
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<tbody>
<tr>
<td><em>$8,000.00</em></td>
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<tr>
<td><em>$11,000.00</em></td>
<td>Two Day Stay; home on third day</td>
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</tbody>
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<table>
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<tr>
<th>Cesarean:</th>
<th>Three Day Room charge for mother and baby</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>$28,000.00</em></td>
<td></td>
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<tr>
<td><em>does not include physician charges as noted above</em></td>
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</tbody>
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These are estimates only and based on the average non-complicated delivery, without epidural anesthesia.

FINANCIAL REQUIREMENTS FOR COMMUNITY HOSPITAL OF MONTEREY PENINSULA

There are a few financial requirements that you should know about while there is still time for you to make arrangements.

1. If you do not have any insurance coverage for maternity benefits, a $3,500 advance payment is required prior to admission for normal delivery.

2. If you do not have any insurance coverage for C-section hospitalization, a $10,000.00 deposit will be required prior to admission, with arrangements for the balance.

3. It is advisable for you to check your insurance for mother and well-baby coverage. Some plans have limited coverage. Please confirm that the Pediatrician you have selected is covered on your insurance plan.

If you should have any further questions, please call the Financial Counselor at 625-4628.

DENTAL

Generally, routine dental care is not provided for international students or their dependents in the United States. If dental care is needed, a number of civilian dentists are available. The cost for that care will be the responsibility of the student.

Routine dental care is available to offices of NATO/P.F.P. countries on the same basis that it is available to U.S. offices. An appointment is required unless a dental emergency exists. The Dental Office is located on the 4th floor of Herrmann Hall.

There is an exception to this dental policy for dental emergencies. A dental emergency is any care, which is necessary to alleviate acute pain. International students are eligible for emergency dental care at no cost at a naval dental clinic. This care may include tooth extraction and temporary restorative procedures, such as fillings and crowns. A dental emergency is considered over when the patient is no longer in acute pain. Dental emergencies sometimes necessitate follow-up routine dental care to fully restore the tooth. This would be the responsibility of the student.

SMOKING

The Secretary of the Navy has promulgated a revised smoking policy, which places increased constraints regarding areas where smoking can be permitted. Effective 1 January 1994, smoking is not permitted within any Department of the Navy work building nor outdoor common use areas such as building entryways and egresses. Accordingly, smoking is not permitted within any NPS spaces. Smoking is only permitted in designated outside areas.
Aids in Communicating in School and Social Activities

Because it is often difficult to “get started” in classes and in other social settings, we have some suggestions, which might help you. Sometimes it may seem that your American classmates are cold or difficult to approach. Actually, they may be as shy as you are! Since everyone wears nametags in class, address your classmate by his/her first name (Americans are very informal) and introduce yourself. You might say, for example, “Hello, I’m __________, from __________. Is this your first quarter, too? How do you like this class?” If you are confused by what is going on in class be sure to ask your classmates. Perhaps you can get together and share notes. Also, try participating in class discussions. This is difficult at first, but is good practice for you in learning to express yourself clearly in English, and also helps others to know you better.

Often the section members become very close. Frequently, the wives have special luncheons and coffees as well as evening gatherings of some kind for students and their spouses. This is an excellent way to meet and become better acquainted with your peers.

Remember, Americans are shy too, and do not want to appear rude. Thus, if you are unsure of something, ask if you are doing the right thing. You will find the people around you willing and eager to help. This generally holds true not only in the classrooms but in other situations as well. At the Commissary, for example, if you are looking for a particular item, ask one of the other shoppers. Don’t be shy.

It can sometimes be difficult to meet people outside of NPS. You can often start a neighborly conversation about the weather or about children.

Another way to meet local people might be to join a local religious group if you are so interested, or perhaps, if you enjoy athletics, a sports group.

PARTICIPATION IN FIELD STUDIES PROGRAM (FSP) ACTIVITIES

The International Programs Office sponsors many activities under the Field Studies Program (FSP)/Security Assistance Training Program (SATP) for students and sponsors to enjoy. These activities are usually aimed at meeting one or more of the 10 objectives specified in the SATP to introduce International students to the United States and its culture such as education, U.S. government, political parties, media, law enforcement, industry, etc. Sponsors are invited to participate in most of these activities as well. For more information, see the FSP Activity Guidelines included in your welcome package.

SOCIAL ACTIVITIES AT NPS AND IN THE AREA

There is more than enough to keep you busy here, both on and off campus.

There are many campus activities sponsored by the International Committee, the Recreation Department and other organizations. The Recreation Department is located on the 1st Floor of Herrmann Hall across from the Quarterdeck. It maintains a listing of activities and places to visit around the area. It also has discount tickets for social functions and places of interest. The local newspaper, The Monterey Herald, is a good source for finding out what’s happening in the area.

There are many clubs and organizations such as the PTA (Parent Teachers Association), Chess Clubs, Bridge Clubs, the Sierra Club (hiking), Sailing Clubs, etc. available to anyone interested. The NPS Recreation Department can give you more information on these activities. Undoubtedly your sponsor will also keep you up to date on activities he thinks you might enjoy. If not, ask him/her for suggestions.

SIGHTSEEING AND EXCURSIONS

In addition to offering many clubs and organizations, the state of California is rich in “vacation spots” like Disneyland, Santa Cruz Beach and Boardwalk, Yosemite National Park, etc. Take advantage of your time here, especially during the breaks between quarters, to visit them.

You can obtain folders, maps, information regarding motels, as well as discount tickets from the NPS Recreation Office located in the basement of Herrmann Hall. Camping equipment and trailers are available at the Recreation Issue Office in the gymnasium. You may also contact the Chamber of Commerce of Monterey Peninsula (648-5350), and the Visitors Center, for additional information about the area.
**Holidays**

**INTERNATIONAL HOLIDAYS**

Two national and religious holidays of the IMSs country, not to exceed one (1) academic day for each holiday, are authorized. Each country provides a list of these holidays annually. Academic progress will be the deciding factor in each case.

**IMPORTANT HOLIDAYS IN THE UNITED STATES**

There are many holidays celebrated here. Our origins have led us to incorporate traditions from many countries. Some holidays are legal holidays. For these, schools, banks, and post offices are closed. NPS also observes legal holidays. They are:

NEW YEARS DAY
MARTIN LUTHER KING DAY
PRESIDENTS’ DAY (honoring Presidents Washington & Lincoln)
MEMORIAL DAY
INDEPENDENCE DAY
LABOR DAY
VETERANS DAY
THANKSGIVING DAY
CHRISTMAS DAY

**January 1 is New Years Day** This is a day that is celebrated by most of the world. We celebrate with parades and festivals. Two popular highlights are the Mummers parade in Philadelphia, Pennsylvania, and the Tournament of Roses parade in Pasadena, California. Football games are also likely to dominate the day’s activities.

**Martin Luther King Day** The Third Monday of January is a national holiday that commemorates the life of the most prominent member of the Civil Rights Movement. Famous for his “I have a dream” speech, received the Nobel Prize for peace in 1964. Martin Luther King was assassinated by James Earl Ray in 1968.

**February 14, St. Valentines Day** This day is set aside to tell friends and loved ones how much they are appreciated. It is commonly celebrated by giving flowers, candy or cards to those whom you love or admire. Children exchange cards in school. Historically, it is a day to honor Saint Valentine, a third century martyr.

**Presidents’ Day** The third Monday of February is set aside to celebrate George Washington’s birthday. This day honors our first president. We also celebrate the birthday of our sixteenth president and one of the first champions of civil rights, Abraham Lincoln, on the same day. The week before is often devoted to the study of Lincoln’s life and character. The Sunday before is usually set aside as Race Relations Sunday in which the unity of man is emphasized.

**March 17, Saint Patrick’s Day** This is a day that commemorating Saint Patrick, patron saint of Ireland. People wear the color green, Ireland’s national color, to indicate that they are honoring Ireland.

Easter season is a period of time, beginning with Lent and continuing to Easter Sunday, which is devoted to preparation and celebration of Jesus Christ’s resurrection. This is a season celebrated by all Christian people in our country. Lent begins with Ash Wednesday, which occurs forty days before Easter (not counting intervening Sundays).

**Palm Sunday** marks the beginning of Holy Week. The days of significance in this week include Maundy Thursday which commemorates the initiation of Holy Communion; Good Friday, representing the day of Christ’s suffering and crucifixion, and finally, Easter Sunday which is the Christian festival celebrating Christ’s resurrection. This day is considered by most people to be the greatest religious observance in the world. Sunrise religious services are held in most communities.

Eggs have become associated with Easter and are considered a symbol of the Easter holiday season. Thus it has evolved in our country and others that the Easter rabbit brings eggs and sometimes gifts as a surprise. Eggs are colored with dye and hidden in the grass to be hunted by children and adults alike.
**Mother’s Day** is the second Sunday in May. This day is a time devoted to honoring all mothers. It is the time when Mother is “Queen” for a day. Special kindnesses are shown and cards and gifts are most frequently given to the mother.

**Memorial Day** is the last Monday in May. This day is a legal holiday giving tribute to our war heroes.

**Father’s Day** is the third Sunday in June. It is a time when father is “King” for a day. Special kindnesses are shown and cards and gifts are most frequently given to the father. July 4th is the United States of America’s Independence Day. On July 4th, 1776, the Continental Congress adopted the Declaration of Independence from England. Thus, this day represents the birth of our nation.

**Fourth of July** is a celebration of U.S. independence. One of the most popular ways of celebrating is by having a big picnic outdoors. The picnic consists of a variety of favorite foods. Some of these may be fried chicken, hot dogs, and/or hamburgers and lots of soft drinks. Parades are held throughout the country and flags decorate homes and buildings. There is usually a big fire works display in Monterey Bay.

**Labor Day** is the first Monday in September. This is a time when all workers in the nation are honored.

**Rosh Hashanah** is the Jewish New Year’s Day and its date varies from September 6 to October 5. This day marks the beginning of an observance over ten days, which is climaxed by Yom Kipper, the solemn Day of Atonement. This day is considered the most holy and solemn day of the Jewish year.

**Columbus Day** is celebrated on the second Monday in October. This day honors the landing of Christopher Columbus in the new world. This “discovery of America” happened on October 12, 1492. Schools are in session as usual.

**Halloween, October 31,** is so named because it was the day before All Saints Day. This day evolved from a combination of mystic practices and other religious beliefs. On this day Jack-o-lanterns carved from pumpkins are placed in the windows of many homes. In addition, children dressed in ghosts, witches or devil costumes are allowed to go “trick or treat”; that is to go from door to door on the evening of Halloween seeking candies or surprises. Usually, candies are given to them at each door. Costumes are often worn to school in the lower primary grades to celebrate this day.

**Veteran’s Day** is celebrated on November 11. President Eisenhower asked all citizens to observe this day by remembering “the sacrifices of all those who fought so gallantly”. It is a day of recognition and honor for all American men and women who have served their country in time of war.

**Thanksgiving** is the fourth Thursday in November. On this day we celebrate a legacy from the Pilgrims who first settled here, remembering a time of celebration and giving thanks for the harvest and blessing of the year.

Children have both Thursday (Thanksgiving Day) and Friday off from school, while most others must return to work on Friday. Traditionally, turkey, cranberry sauce, and pumpkin pie are served at the feast of celebration. This is a time when family and friends gather together and enjoy this traditional dinner.

**Hanukkah** is the Jewish Feast of Lights. This is an eight-day festival celebrated by Jews during the month of December. It is one of the happiest and most popular of the Hebrew celebrations.

**Christmas Day, December 25,** is a Christian holiday that climaxes the Christmas season. This day celebrates the birth of Jesus Christ, and is often spent with families. Our many backgrounds have yielded an abundance of traditions for this season. Christmas trees, probably originating in Germany, are decorated with lights and ornaments in many homes. Manger scenes are displayed to illustrate the story of the birth of Christ. Santa Claus has evolved from many traditions all over the world. Here, he is depicted as a fat, jolly old white bearded man who brings gifts to everyone on Christmas Eve. He has a sleigh and reindeer that can magically sail through the sky. He never comes when children are awake and brings presents only when they are good. (Of course all children are considered good when Christmas comes)

For more information, refer to ALL ABOUT AMERICAN HOLIDAYS, by Maymie R. Krythe, found at the Monterey Public Library.
Customs Common in the United States

It cannot be said that all American customs are practiced among all of her people. However, these are some common customs that are also universally accepted.

Men usually shake hands when meeting, not only the first time but afterwards also. A woman may also shake hands. But it will not be considered improper if she does not.

First names are used by friend and acquaintances, and both first and last names are used in introductions.

Normally, invitations are extended for dinner or any form of entertainment by the use of a hand-written or a printed note. A phone call is considered acceptable for some occasions. Invitations will often have R.S.V.P. written on them. This means you should tell the hostess if you intend to come. Occasionally the words “regrets only” will appear, this means you should call only if you CANNOT attend. The hostess will assume you are coming if you do not call. The term “no host cocktails” means you must pay for your own drinks.

Children are not expected to attend cocktail parties or certain other functions. It is always best to ask if you do not know if you should bring your children. We use babysitters frequently because so few of us have relatives living with us who can care for our children.

It is customary to arrive at the time stated on the invitation. The hostess prepares dinner to be ready according to the time on the invitation. A late arrival may result in a ruined dinner. It would be better to phone if you are going to arrive late.

It is difficult to suggest the length of time you should stay when you are visiting friends. Probably a very general rule would be to leave around midnight when the evening has begun around eight or near that time. But if you are in doubt simply say you feel it is time for you to leave and probably your host will say “no” if it is too early.

“Casual” dress is usually a sport shirt with a casual pair of slacks, and no necktie for men, and slacks and top or a pant-suit for women.

In conclusion, we wish you a very happy tour here. Please feel free to contact your International Graduate Programs Office (IPO) for further assistance and answers to any questions you may have. There is much to learn, do and see, and it is all worth your efforts. Have fun, good luck, and enjoy yourself!