

HAWAI'I ARMY WEEKLY

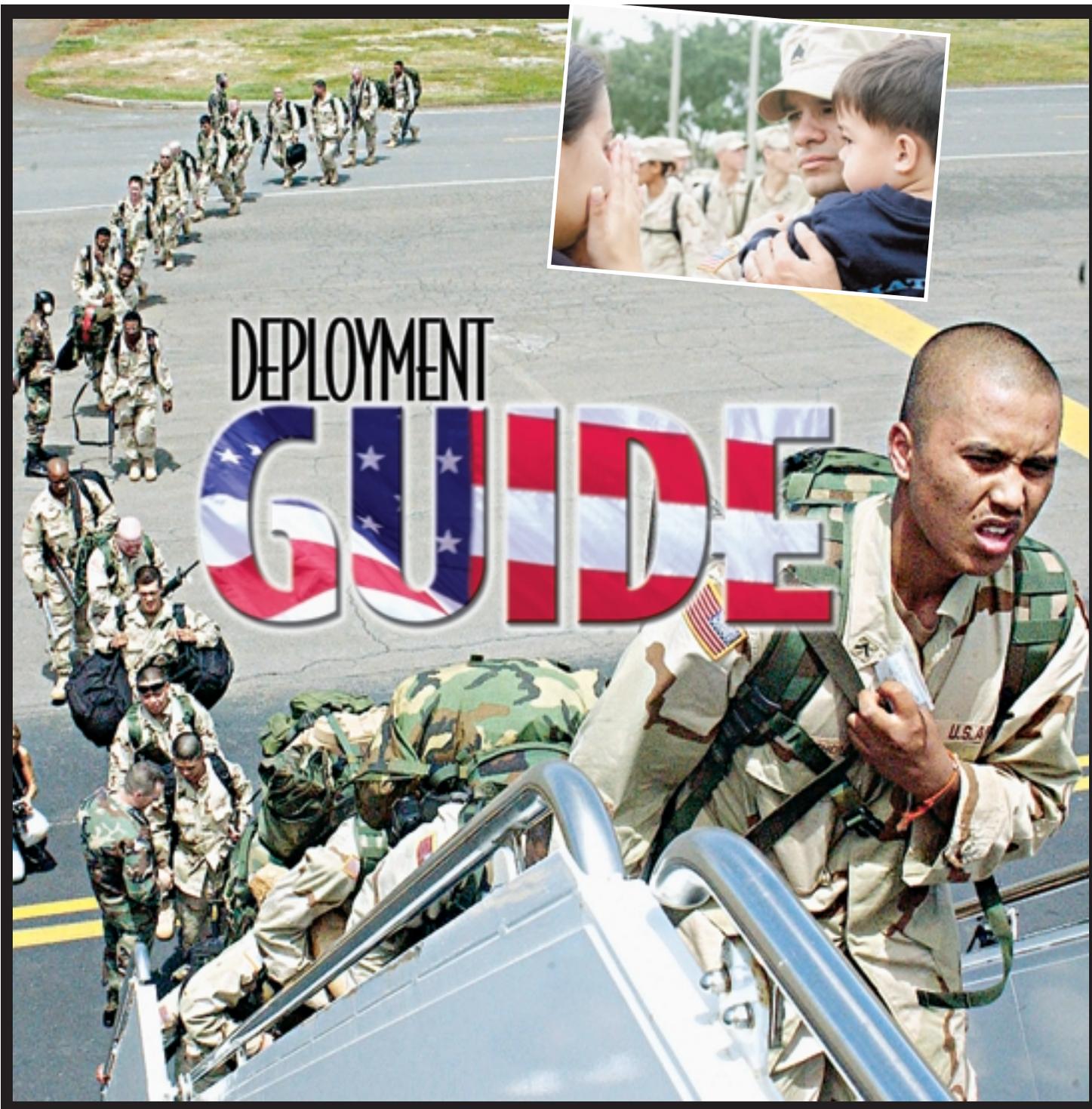
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Deployment Finances
101: Check your entitlements so your family is covered while you're deployed. See page C5.



Staying behind?
Army Community Service and a host of base support groups are on your side. See page C-8 & C-9.

FRIDAY, JUNE 9, 2006



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On the cover

Schofield Soldiers form a line on the tarmac as they begin the first stage of their trek towards deployment in July 2004. At inset is one family's emotional goodbye prior to deployment.



Lightning Six

Planning, safety are keys to success

Commanding general offers thoughts, guidance on final preparations for deployment

As we draw closer to deployment, it is necessary to highlight the significant roles that our Soldiers, families and safety play in our deployment preparations.

Soldiers are, undeniably, our most important asset, and it is important that we are all prepared for the many challenges that lie ahead. The deployment is in itself challenging, but there are many things that we can do to make things easier on ourselves and our loved ones staying back home.

There is no question that we've all been training hard and putting in long hours as we continue to ready ourselves for our upcoming mission. This training has not gone unnoticed and will prove to be more than valuable when we are faced with the very same situations in country that we've trained so hard for here at home.

As we execute the many tasks that we are sure to face, we will continue to prove that we have the best-trained Soldiers in the world.

Just as training is important to deploying Soldiers, taking care of our families is similarly crucial as we prepare for deployment. Family is an important and integral part of our lives. Without them, we wouldn't be who we are today.

Too often, when we speak of deployments we tend to speak of the great things that our Soldiers have accomplished, and rightfully so. However, we need not forget the many challenges and hardships that our families endure while we are gone.

While certain challenges are sure to happen, despite our best efforts to prevent them, there are ways to make the burden of the deployment more bearable for our families.



MIXON

Take time to relax, enjoy your family and be safe.

Being a Soldier, especially today, is without a doubt an extremely honorable profession.

We are charged with the responsibility of protecting America's way of life

and are looked up to by countless people all over the world. This reason is why it is important that we live the Army values, both on and off duty.

While on duty, we conduct countless risk assessments because we recognize the importance of safety. We are all one team, and safety does not stop at work.

Safety needs to continue in all that we do, especially as we continue to prepare for this upcoming deployment.

In recent weeks, there have been too many unnecessary and avoidable Soldiers' deaths. While each of these deaths is tragic, it is important to realize that they extend well beyond those directly involved and affect all of us here in the 25th ID.

America has called upon us to do our part in the fight in the global war on terrorism, and we need every member of this team to make that happen.

Benjamin R. Mixon
Major General, U.S. Army
Commanding

Get your loved ones involved with your unit's family readiness groups (FRGs). They are a valuable outlet for getting information about your Soldier and your Soldier's unit.

The FRGs also offer a great amount of information on how to handle those deployment stresses, as well as offer other outlets for support. Plus, where else can you go where everyone else knows exactly what you are going through and how you are feeling?

We are all one family, and we must be committed to taking care of each other as best as we can. A family that is being taken care of will cause less stress on both the Soldier that is away and his or her family back at home, which will make the deployment easier for everyone.

Block leave is a great time to get some of those pre-deployment preparations taken care of, and more importantly, it is a great time to enjoy with family. Take advantage of your time off and plan special activities. However, this is not the time to do something that will bring discredit on your unit or the Army.

The mark of a true professional is someone who does the right thing, all the time, even when alone or off duty.

Warrior tasks help families thrive during deployment

Fundamental tasks will guide rear detachment when division deploys to Iraq

COL. TIMOTHY RYAN
Rear Detachment Commander

The road to deployment has become second nature to many of our Tropic Lightning Warriors.

Soldiers began by honing their skills through individual training events known as the 40 Warrior Tasks. Units then merge these individual skills during collective training events to develop team synergy and unity of purpose. The result is a cohesive, effective force, trained and equipped to overcome any challenge.

These 40 Warrior tasks can be categorized into four fundamental competencies: shoot, move, communicate and react to contact.

"Shoot" refers to a Soldier's proficiency and familiarity with his or her individual weapon, to the degree that the weapon becomes an extension of the individual.

"Move" refers to the ability to navigate in both open and obstructed terrain.

"Communication" tasks teach Soldiers to report observations using standardized formats so that a common message is efficiently distributed to every



Ryan

echelon of command.

Finally, "react to contact" drills provide specific responses if enemy contact occurs, and how to render first aid to a comrade.

All four tasks instill confidence and ensure Soldiers have a baseline of individual proficiency to contribute to the unit's goals.

This training progression is tried and true, but its applicability is not limited to our deploying force. By applying

the same principles for the rear detachment and family readiness groups (FRG), then we, too, will be trained and ready to over-

come any obstacle through effective teamwork.

Our "shoot" is having all members of the rear detachment or FRG community use their unique talent: an extension of themselves. That talent may be service, administration, organization, compassion or any number of gifts that add immeasurably to the team. So encourage others to participate and seek opportunities to use their strengths to build up our community.

"Move" could refer to our challenge of negotiating the construction zones that dot Schofield Barracks. But instead, I am referring to our ability to navigate through the variety of services and opportunities avail-

SEE REAR, C-14

Soldiers' DEERS data must be updated

SGT. TYRONE C. MARSHALL JR.
25th Infantry Division Public Affairs

A crucial item, Soldiers and their families must ensure they are accurately registered into the Defense Enrollment Eligibility Reporting System, or DEERS.

DEERS is a database containing information on uniformed service members, families and retirees. It is used to create valid military identification cards and to determine eligibility for Tricare medical benefits, as well as post exchange and commissary benefits.

Not only the Soldier's, but also the spouse's and children's eligibility status must be current in DEERS to use Tricare.

Active and retired Soldiers are automatically enrolled in DEERS; however, they must ensure their families' information is current. In particular, personal data such as divorce, marriage, current address, telephone numbers and e-mail addresses must be current.



Soldiers and registered family members can make changes to their DEERS status; however, only Soldiers can add or delete family members from the system. Supporting documents such as marriage or birth certificates, divorce decrees, and other important papers should be brought when updating status at the DEERS office, Building 750, Room 122, from 7:30 a.m. to 3 p.m., daily.

Once successfully enrolled in DEERS, Soldiers are encouraged to enroll themselves and their families in Tricare Prime. Although Soldiers are automatically enrolled, they are still required to fill out enrollment forms. Once enrolled, coverage is continuous unless a change in status occurs.

Tricare can be updated by visiting the Tricare Customer Service Office, Building 66, Room 217, from 7:30 a.m. to 4:30 p.m., daily.

Legal documents must get prime attention

JEREMY S. BUDDMEIER
Assistant Editor

The Office of Legal Assistance can help advise deploying Soldiers and their families on powers of attorney, wills and notaries.

Powers of Attorney

A power of attorney is a legal document that gives one person the ability to act on behalf of another person. There are two types of powers of attorney: general and special.

A general power of attorney gives a person vague permissions to buy or sell, obtain credit, move, realign finances, and more. They are vague and should only be granted to trustworthy individuals like a wife or husband because potential for abuse exists.

For example, if a Soldier gave a general power of attorney to a friend to take care of his or her car, that friend could sell the Soldier's car and the Soldier would not have legal recourse since he or she gave the person the power, legally, to act in his or her stead.

A special power of attorney gives a person permission to act in another person's stead for a specified reason. For example, Sgt. Green will deploy this year and realizes his car will need to be reregistered for his wife to legally drive it. Since the car is in his name, his wife cannot register it for him. He gives her a special power of attorney to reregister the car for him.

There are other types of special powers of attorney. As a separate precaution, Soldiers may grant a friend or neighbor a "temporary guardianship" status. The temporary guardianship status allows the friend or neighbor to decide medical care or educational needs for a child in the event that something happens to

the non-deployed parent.

When deciding whether a person needs to issue a general or special power of attorney, consider the following:

Step 1 – Identify the issues when the power of attorney might be necessary.

Step 2 – Decide on the type.

The bottom line is, if a general power of attorney is not required, do not grant someone that privilege. Also, Soldiers will have the ability to grant powers of attorney when they are deployed, if necessary.

Wills

A will is a legal document that provides direction to the court of how a person's assets should be distributed after he or she dies. Soldiers will probably need a will if they are married or divorced, have children, or own a home or real estate.

In contrast, a will might not be necessary for single Soldiers who don't have many possessions and intend to give everything to their parents when they die.

The Army will ship all the person's possessions to the next of kin, so having a will that directs those same actions might be redundant.

In the end, it is a personal decision to have a will or not, but benefits are numerous. Wills allow individuals to do the following:

- Decide how assets will be distributed.
- Appoint a guardian for children and executor of the will, rather than letting the state decide.
- Give property or SGLI benefits to children under age 18, rather than requiring a lawyer to create a separate trust for the assets until the

child is an adult, which can be costly.

Soldiers should note that Servicemember's Group Life Insurance (SGLI) is not controlled by a person's will. So, Soldiers should ensure their beneficiaries are updated prior to deployment.

In addition, if Soldiers are newly married or divorced, they will want to update the following documents:

- Emergency data card
- Will
- Power of Attorney
- SGLI

Living Wills

A living will is not the same as a regular will. A living will applies to personnel whose injuries place them in a persistent vegetative state or whose condition has no reasonable hope of recovery.

A living will is a person's advanced permission to remove life support services if those services are only going to prolong the dying process.

A living will can be set up concurrently with a regular will.

Notaries

A notary is used with most legal and official documents; it makes a bill of sale more authentic and more robust in legal proceedings.

The Office of Legal Assistance provides services for active duty, reservists on active duty, retirees and family members.

All services mentioned above can be completed on a walk-in basis. No appointment is necessary. Call 655-8607 or 655-8608 for more information.

Insurance, emergency data deserve second look

DONNA KLAPOKIS
Staff Writer

As many as forty percent of all Soldiers have one of the most important pieces of paperwork in their personnel files filled out inaccurately.

This form is the DD-93, the Record of Emergency Data Form, and the man speaking should know – Lt. Col. Bruce Jenkins, commander of the 556th Personnel Support Battalion (PSB).

In case of a Soldier's death, the DD-93 tells the Army the Soldier's next of kin, who he or she wants the Army to inform, who receives any leftover pay and allowances, who receives the death gratuity, and who directs disposition of the soldier's remains. It also tells who will receive a Soldier's pay in the event the Soldier becomes a prisoner of war or goes missing in action.

"If there is one thing I would like to make Soldiers aware of, it's that any day during normal duty hours, Soldiers can just come over to the 556th PSB and update their records. They don't have to wait for us to come to them. Anytime anything changes as far as addresses, phone numbers, or marital status, they need to update," said Jenkins.

The rules were changed in 2005 to require all service members to designate who should be declared the "person authorized to direct disposition" of remains in case of death.

But sometimes a Soldier does change his records. If a Soldier hasn't updated the DD-93, it is also very difficult for the Army to reach the next of kin if the Soldier dies.

"In the case of the death of a Soldier, we don't want some unauthorized person to be the one to let

the next of kin know," said Jenkins. "Every second, every minute, every hour that passes, the chance of that happening gets that much greater.

"Many times, it's the senior officers and senior NCOs who are the worst offenders at keeping their forms updated," he added.

Closely related to the DD-93, and just as important, is the Servicemember's Group Life Insurance beneficiary designation form (SGLV), Jenkins said.

"In some cases Soldiers are married, but have a girlfriend, a friend, or even their dog listed as beneficiaries on their SGLV," he said.

Other Soldiers are shortsighted; they figure they will have more money to spend if they don't spend the few dollars for life insurance, he added.

As of two weeks ago, all Soldiers must also write down the primary language of the next of

kin. This was the casualty assistance office can make arrangements to have an interpreter on hand to assist.

Jenkins stressed that the 556th PSB takes every opportunity to ensure that the forms are updated.

When a Soldier first brings his personnel record in a detachment commander of PSB asks the soldier to make sure it is up to date.

The 556th PSB also schedules times to update all members' in a unit's personnel records if they are six months out of date.

Also, anytime units are scheduled for deployment, everything is reviewed at the units' deployment briefings.

All of these precautions still do not and will never ensure that a Soldier's record is up to date. The only sure safeguard is for Soldiers to care enough go update their records every time something in their personal lives changes.

Soldiers plot own course to financial entitlements

Understanding your entitlements helps when making decisions

PFC. CARLEE ROSS

25th Infantry Division Public Affairs

When Soldiers deploy this year, one question they are sure to have is sure to be "what financial entitlements will I receive?"

Factors considered when determining deployment entitlements vary by Soldier. Some determining factors are type, location, and duration of deployment; rank; marital status; whether he or she has children; and present living arrangements.

Another question is: "When do the entitlements begin?"

According to Sgt. 1st Class Jose Marina, financial manager for 125th Finance Battalion, most entitlements are triggered once a Soldier in-process in Kuwait. "There, Soldiers slide their ID cards into our system and their pay entitlements begin," Marina said.

"Before departing to the states, Soldiers once again slide their ID cards through the out-processing system and deployment entitlements discontinue."

It is important to note that while Soldiers are on deployment, base pay and all entitlements are tax exempt.

The following information was taken from www.usarpac.army.mil and covers basic entitlements.

Entitlements for Soldiers

Basic allowance for subsistence (BAS). All deploying Soldiers, even those presently using meal cards, will receive BAS. BAS is \$187.49 monthly for officers, and \$272.26 monthly for enlisted members. Entitlement begins the day of departure and ends the day of return to home station.

Per diem. All deployed Soldiers are entitled to a \$3.50 incidental per diem to be paid once they submit a completed travel settlement voucher.

Hostile fire pay (HFP)/imminent danger pay (IDP). All Soldiers in locations supporting Operations Enduring and Iraqi Freedom receive HFP/IDP. Soldiers receive \$225 per month. One day spent in a designated HFP/IDP area qualifies the Soldier for the entire monthly amount.

Hardship duty pay-location (HDP-L). Formerly known as foreign duty pay, and identified as "save pay" on the Leave and Earnings Statement, HDP-L is payable monthly. Pay begins on the 31st day, retroactive to the first day of eligibility. The current rate for Iraq is \$3.33 per day, or \$100 per month.

Cost of living allowance (COLA), base pay and separate rations. Soldiers will continue to receive COLA. If a Soldier's family leaves Oahu for more than 30 days, the Soldier will receive the "without dependent" rate. Base pay and separate rations will continue during the deployment with no change.

Combat zone tax exclusion. All

pay is tax exempt for enlisted service members. For officers, the first \$6,724.63 is tax exempt.

Savings deposit program. Soldiers can contribute up to \$10,000 over the deployment, of their non-allotted pay and allowances into an SDP account bearing 10 percent interest per year.

Special leave accrual (SLA). SLA provides relief to Soldiers not allowed leave during lengthy deployments. This gives the Soldier authority to exceed the 60-day fiscal year leave limit for up to three years.

Entitlements for Soldiers with dependents

Soldiers with dependents, or not living in the barracks include the above entitlements as well the following:

Basic allowance for housing (BAH). Under general circumstances, BAH entitlement continues during deployment. Soldiers authorized to live on the economy

but not assigned government quarters, continue to draw BAH at the "without dependent" rate.

Family separation housing allowance (FSH). If family members leave quarters and relocate on Early Return of Dependent orders, BAH will be paid at the "with dependent" rate based on their new residence. In some cases, a Soldier might receive two BAH entitlements.

Family separation allowance (FSA-2). FSA-2 of \$8.33 daily is paid when a Soldier is involuntarily separated from his or her dependents for more than 30 days. Soldiers must submit a Family Separation Form (DD Form 1561) to initiate payment. Entitlement starts on the 31st day of separation and is retroactive to the first day of eligibility.

Visit www.usarpac.army.mil, or call Sgt. 1st Class Marina at 655-1244; Capt. Rodlin Doyle, 655-4283; or Sgt. 1st Class Jack Buchanan, 655-1247 for more details.

MyPay just a click away

PFC. CARLEE ROSS

25th Infantry Division Public Affairs

The 125th Finance Battalion strongly encourages Soldiers who will deploy to divide the pay that they and their family members will spend into completely separate bank accounts. Doing so helps prevent problems that can arise when both Soldiers and their family members are using the same account.

Additionally, just placing money into the Soldier's account and letting him or her know it is there is an effective way to send money when he or she is deployed.

Soldiers and their family members should also understand the MyPay system, an automated payment system that allows service members to change or update certain pay items through the Internet.

With MyPay, members can print, and save leave and earnings statements; change federal tax withholdings; update bank account information; control thrift savings plan enrollments; purchase U.S. savings bonds; and view and print travel vouchers.

Using MyPay eliminates the need to write letters or fill out forms by letting Soldiers make their own changes immediately. It

can also be accessed nearly 24 hours a day, seven days a week.

Soldiers can obtain a MyPay PIN number in three ways:

1. By faxing his or her name, Social Security number, phone number, signature and a copy of his or her military ID to DFAS-Cleveland at (216) 522-5800,
2. By mailing the same information to DFAS-Cleveland/PMCAA 240 East 9th Street Attention: E/MSS Cleveland, Ohio 44199, and
3. By going online, selecting "New Pin" under the options on the MyPay home page. A new pin will be mailed to the Soldier's home or e-mailed to his or her Army Knowledge Online account.

Direct deposit financial allotments can be changed and updated on MyPay, which will allow a Soldier to have money placed in more than one account.



<https://mypay.dfas.mil/mypay.aspx>

Soldiers can start or increase a financial allotment for any amount as long as the allotment does not exceed the amount of available net pay.



Advanced planning eases most worries

PFC. CARLEE ROSS

25th Infantry Division Public Affairs

Financial planning for deployment can be an annoying but necessary task to prepare Soldiers and their families for a long separation. Once finances are in order, Soldiers can focus on the more important issues like spending time with their loved ones before departing.

The Army Community Service, family readiness groups, and other morale and welfare programs can help Soldiers prepare their own financial readiness plans.

Family readiness groups and units may request briefings by the 125th Finance Battalion,

which include slide shows of information that Soldiers and their families need to know in order to get their finances ready for deployment, said Sgt. 1st Class Jose Marina the financial manager and operations non-commissioned officer for 125th Finance Battalion.

Family readiness groups or units may contact Marina to set up the briefing and slide show at 655-1244. Individuals with finance questions should contact the unit personnel action center.

"Soldiers can get information from deployment expos also," stated Capt. Rodlin Doyle, rear detachment commander, who can be reached at 655-4283. Sgt. 1st

Class Jack Blanchard is the rear detachment non-commissioned officer in charge, and can be reached at 655-1247.

A private company, United Services Automobile Association, also has a deployment response team for all Soldiers. They can be reached at 1-877-233-7569 (toll free), or visit www.usaa.com.

The Army Community Service is in building 2091. The main contact number for the office is 655-2400, and for finance questions specifically, call 655-8692.

For assistance with financial planning, Soldiers may also visit the MWR website at www.mwr.armyhawaii.com.

Specialist recalls first Iraq tour

SPC. DANIEL BEARL

25th Infantry Division Public Affairs Office

Many Soldiers in the 25th Infantry Division are now preparing for the first deployment of their careers.

When faced with so many unknowns, it is often helpful to turn to experienced Soldiers who have already had a tour in Afghanistan and Iraq.

Spc. Derek T. Rolland, an assistant communication security clerk with A Company, Special Troops Battalion, spent five months in Afghanistan from November 2004 to March 2005.

Rolland went to Bagram, Afghanistan, with 125th Signal Battalion.

"I was nervous," Rolland said, "a little bit scared of the unknown. In my mind, I thought we were going to be living in tents and eating MREs [meals ready to eat] every day. But when I got over there, it wasn't so bad."

One of the lessons Rolland learned was how important it is to save money while on deployment. Despite receiving a bonus while in Afghanistan, Rolland still faced financial difficulties.

"It was so easy," he said. "I



Capt. Todd Schmidt

Soldiers of the 25th Infantry Division's Task Force 2nd Battalion, 27th Infantry Regiment, patrol the ruins of an Afghan village during Operation Verendrye near the Pakistan border during their deployment to Operation Enduring Freedom in Afghanistan in July 2004.

was making so much money, and I was always spending."

Another challenge was finding ways to stay occupied during downtime.

"You get bored pretty quickly once you get into your routine," Rolland said. "I'd go to work, [do] physical training and go to sleep."

But that doesn't mean he



Rolland

didn't enjoy his time on deployment.

"Would I go back to Bagram?" he asked. "Yes, yes. I would. My non-commissioned officers made my time there good."

Rolland said family was important too.

"It's bad when your first sergeant calls you in and asks, 'Why haven't you been calling your mom?' And then

you have to call right there in front of your first sergeant.

"A lot of people don't like to call or write home because every time they do, they get some bad news," he explained. "I e-mailed. It was a lot easier."

"Expect the unexpected. There's going to be a lot of days where you're swamped with work and a lot of days where you're going to be sitting around doing nothing.

If you're E-4 and below, study for the [E-5] board."

Insurance pays dividends in the long run

Military families ease financial, emotional burdens with protection

PFC. CARLEE ROSS

25th Infantry Division Public Affairs

Life insurance is one of the most important investments a Soldier can make. Without it, the financial and emotional costs of death can be staggering. Service members have a number of options.

Service Members' Group Life Insurance (SGLI)

SGLI is low-cost group insurance that provides financial protection for family members in case of a service member's death.

Currently, service members can select coverage at \$50,000 increments up to the maximum of \$400,000. SGLI premiums are currently 6.5 cents per \$1,000 of insurance.

Soldiers and their families have the option of obtaining additional insurance from other government or private insurance companies. SGLI will pay the full coverage amount even if the Soldier has other life insurance.

SGLI and beneficiary information should be verified and updated before deploying. The service member must complete form SGLV 8286 and submit, in person, to his or her personnel clerk.

Family SGLI (FSGLI)

FSGLI is another insurance option, which is extended to spouses and dependent children of members insured under SGLI. The FSGLI provides a maximum of \$100,000 of coverage for spouses and \$10,000 for children.

Traumatic Injury Insurance Protection (TSGLI)

In December 2005, the Department of Defense implemented the Traumatic Injury Insurance Protection (TSGLI) pro-

gram. TSGLI provides financial assistance to service members while recovering from serious injury.

All service members who were eligible for SGLI in December 2005 were automatically insured for traumatic injury protection up to \$100,000. However, TSGLI is not the same as disability compensation and doesn't affect compensation, pension, or disability benefits provided by the DoD or Department of Veterans Affairs.

TSGLI provides money for specific traumatic events, while disability compensation provides ongoing financial support to make up for the loss of income-earning potential caused by service-connected injuries.

For more information on SGLI, Soldiers and family members can visit or call the in-processing and out-processing desk in the Soldiers Support Center at 655-9538 or at the Personnel Support Battalion at 655-8853.

(Editor's Note: Compiled from Veterans Administration, American Forces Press Service and Army News Service.)

Combat TSP will allot tax-free retirement cash

MAJ. PATRICK A. SWAN

Army News Service

WASHINGTON — Slogging it out each day in a combat zone has plenty of drawbacks, not the least of which is getting shot at routinely by the bad guys.

One of the good things a combat zone offers us is that our wages there are not subject to federal or state income taxes. This tax-exempt status adds a little bit more money to our paychecks.

Another good thing is that our Thrift Savings Plan (TSP) contributions are tax-free as well. This fact adds a little bit more money to our future retirement checks.

For those who need a reminder, the Thrift Savings Plan is a voluntary retirement savings-and-investment plan. We pay no taxes on the money we save and earn through TSP until we withdraw them from our account. Also, we never pay any taxes on our TSP combat-zone savings, only on the earnings from those savings.

The rules have changed recently. You can start making contributions to the Thrift Savings Plan at any time during the year. However, financial planners strongly suggested that you start TSP before you enter a combat zone.

COMMENTARY



Visit the TSP Web site at <http://www.tsp.gov> or log onto <https://mypay.dfas.mil>.

You can start, change or stop contributions at any time by using the myPay website (www.mypay.dfas.mil). If the Web is not available get a hold of Form TSP-U-1, which is submitted to finance for processing.

This year, a service member may contribute any percentage of his or her basic pay, incentive, special or bonus pay. This benefit means if you want to contribute 100 percent of any extra pay you receive for hostile fire or special duty, you can do it under the TSP guidelines.

Taking a closer look at what TSP offers us is important for a big reason: One day this war will be over. Those of us who return home will serve out our military obligation and one day retire.

When we are less healthy and less able we will be impacted by a number of things:

- We'll draw military pensions, for which we will pay tax.
- We'll draw civilian pensions, for which we will pay tax.
- We'll draw dollars from traditional Individual Retirement Accounts, or IRAs, for which we will pay tax.

But, when we draw from our TSP accounts, we won't pay tax on that portion we socked away while we served in the combat zone.

The more money we save now with TSP will mean more tax-free money in our old age.

That pocket change could certainly come in handy then — by giving us the added means to purchase ice cream for those grandchildren burdened with listening to our war stories.

(Editor's Note: Maj. Patrick Swan wrote this article for the Army News Service when he was serving with the 204th Mobile Public Affairs Detachment.)

SAFAC offers stress, family counseling

SPC. DANIEL BEARL

25th Infantry Division Public Affairs

Soldiers looking for help dealing with stress as they gear up for deployment have a resource to turn to on Schofield Barracks.

The Soldier And Family Assistance Center (SAFAC) offers a one-stop shop for Soldiers and family members to receive assistance in a variety of ways.

The center is comprised of six sub-centers that offer Soldier assistance: marriage and family counseling, the Army Substance Abuse program, chaplain assistance, adult family member assistance, child and adolescent assistance, group therapy and social work.

"Our mission is to provide all types of mental health services to Soldiers and their families," said Staff Sgt. Christina Mitchell, SAFAC noncommissioned officer in charge. "We have trained professionals who provide access to tailored assistance programs based on the needs of the individual."

SAFAC can provide information and referrals for Soldiers and units that want to address mental health issues related to deployment.

SAFAC also offers a 24-hour, seven-day-per-week hotline that Soldiers can call for assistance. The number for that line is 655-6600.

"If they are unsure, they can call and get pointed in the right direction," Mitchell added.

Soldiers, their commands or family members can call for information, phone numbers or referrals.

'Listening' aids deployment-bound

PFC. BRYANNA POULIN

25th Infantry Division Public Affairs

PEARL HARBOR — Many Soldiers are unaware of what to expect when they first set foot in Iraq. For most, being away from their family and friends is going to be a tough challenge.

Still, Soldiers soon learn that what is taught in training may not be everything they need to know downrange.

"Soldiers can learn a lot more ... from listening to other Soldiers and noncommissioned officers [NCOs] who have already dealt with the aspects of being deployed," said Sgt. 1st Class Craig Jones, senior order of battle technician Korea Ground Division at the Joint Intelligence Operations Center Pacific, who recalls his deployment in 2003.

"Fighting insurgents, Soldiers don't know who is good and who is bad — unlike U.S. Soldiers, they don't have uniforms," Jones said.

Soldiers must deal with all the physical and mental stress of everyday life and with any personal issues they may have, all while being deployed in Iraq.

Being away from their loved ones is generally the biggest hurdle a

Soldier overcomes, said Jones.

"If you listen to others that have dealt with being away from their families and use that for your personal life," Jones explained, "Soldiers can learn so much more."

Jones strongly encourages his comrades to look into programs such as Army Community Service, before they deploy.

"There is an abundance of sources that the Army provides for family members that provide information for dealing with deployments. Yet, while deployed," Jones explained, "the sole job is to take care of yourself and the people around you, to focus on bringing everyone home safe."

Although a Soldier's family is the most important thing to him or her, he or she must still keep focused on what needs to be done while deployed, he said. Therefore, it's important during a deployment that an NCO knows his or her Soldiers on a

professional and personal level.

"Just talking to Soldiers on a personal level and [knowing] what they are going through or dealing with," Jones said, can make all the difference.

When a Soldier who is normally happy or motivated, then all of a sudden seems to be down, it's important for the NCO to try to see if something might be bothering him or her, said Jones.

Keeping morale high leads to getting the mission accomplished efficiently, he explained. Sometimes just giving a Soldier extra phone calls, or if the mission calls for it, some down time, can be beneficial to everyone.

Soldiers will miss birthdays and holidays with their families, but it's just something that must be overcome.

Jones recalled a time during his deployment when a Soldier missed his son's birthday. As a unit, all got together and arranged a birthday party: a Twinkie and birthday candle that was videotaped and mailed to the Soldier's family.

Although the dad was far away, his son saw he did not forget him.

Moments like these keeps everyone's spirits lifted, Jones said.



Jones

Soldiers pack, ready for movement

PFC. KYNDAL HERNANDEZ
25th Infantry Division Public Affairs

"Where in the world is all of my stuff going to go? What am I supposed to do with my car? My clothes?" Sound familiar?

Soldiers who have deployed before, know the basics of how much has to be done before departure.

Answers are usually just a click or phone call away. Those who begin preparing now will have time to make informed, not rushed decisions.

Household Goods (HHG) – To begin the household goods storage process, Soldiers must contact the installation transportation office (ITO), which will provide specific storage spreadsheets to get them started.

The ITO and Soldier then coordinate a pick-up date for HHGs. Then, on the scheduled pick-up date, the Soldier must be present to release items to be stored. All HHGs will be packed by a carrier.

Non-temporary storage is authorized for personal property up to the Soldier's approved weight limit for his or her rank.

Any kind of furniture or personal belongings that are not on the prohibited list may be stored.



Christa B. Thomas | 25th Infantry Division Public Affairs

Spc. Aaron Compton, D Company, 2-25th Aviation Brigade, gets help from his sister Rachel and mother Abigail on moving day. Together they are deciding what to keep and what to discard.

Prohibited items include flammable liquids, explosives and other flammable items.

Boats and motorcycles are considered HHGs.

Once Soldiers are deployed, spouses who elect to leave the island during the deployment period must provide any necessary storage at their own expense.

Soldiers living in the barracks are also authorized to store their goods at no cost. Additionally, married Soldiers who both will be deployed and Soldiers who are

single parents receive HHG entitlements.

Household goods are stored at a commercial storage facility for the duration of the deployment, and up to 90 days after returning to the states, at the government's expense.

Any personal property not picked up after these time periods is stored at the Soldier's expense.

The government carries liability insurance up to \$40,000 for all items placed in storage. Supplemental insurance can be pur-

chased at the property owner's option and expense.

Upon return to the states, Soldiers see their unit contact to submit the required paperwork to have their household goods delivered.

Privately Owned Vehicles (POV) – The Directorate of Logistics requires a three-day notice before vehicles can be dropped off for storage, and each Soldier is allowed to store only one vehicle.

Documentation required includes the military ID, deployment orders, current registration, a current state safety inspection sticker and certificate, and documented proof of insurance. Some insurance carriers offer reduced rates for vehicles that are stored for an extended period.

The interior and exterior of the vehicle must be cleaned, and all personal items must be removed. After-market alarms and stereo equipment, as well as factory alarm systems, must be disabled.

Vehicles must have no less than three-fourths tank of fuel. All other fluid levels must be full.

All necessary keys – the ignition, gas cap, remote and any others – must remain with the stored vehicle.

Military 'brats' cope with challenges, adapt

ELAINE WILSON
Army News Service

FORT SAM HOUSTON, Texas – Deployed to Afghanistan for a year, Lt. Col. Timothy Newcomer will miss his son's prom, high school graduation, and a few months later, his departure to college.

But his son, Matt, is not upset in the least.

"He loves to be a Soldier, and if it makes him happy, it makes me happy," said Matt, a senior at Robert G. Cole Jr./Sr. High School. "How can I possibly complain that he's not watching me graduate when he's out there sacrificing for our nation?"

Military children are hidden heroes

As a military child, Matt represents a segment of the military population sometimes referred to as "unsung heroes" because of the level of sacrifice they never signed on the dotted line to make.

"Children are really the hidden

heroes of the military family," said Julie Coffey, a 20-year Cole counselor. "Their sacrifices may not be as visible as the sacrifices of service members, but are no less important.

"I've seen the faces and names change, but the challenges confronting military children always seem to remain the same throughout the years," Coffey said.

The challenges, in part, include frequent moves and subsequent loss of friendships, separation from parents due to temporary duty or deployments, and academic struggles when faced with differing curriculums and state requirements.

"I've been raised to be a leader. My mom and dad are leaders."

Keena Fisher
Army Family Member

Losing friends

"Moving so much has made me

cautious," said Keena Fisher, a Cole junior who said she has moved so much she can't "count the moves on both my hands."

Keena is the daughter of Sgt. 1st Class Daniel Scott and wife, Tina.

"I used to find best friends right away, get really close, but then I'd have to move. It was devastating. I don't get as close to people anymore. I still open up but not as much as I used to," Keena said.

"The hardest part for me is not making new friends – it's leaving the old ones behind," Matt added. "You know you're never going back, and no matter how hard you try to stay in touch, the friendships drift away over time."

As friendships are lost throughout the years, Coffey said military children protect themselves by learning not to put down roots as quickly or deeply.

"They may look like they are making friends, but, for many, it's not the same depth of commitment [as non-military children]."

Learning to adapt

While the separations can be painful, Coffey said military children also manage to pick up a positive attribute along the way: adaptability.

Keena said past moves have better prepared her for future challenges.

"When I was younger, change freaked me out, but not now. Moving so much has taught me to deal with transitions better.

"When I go to college, I don't think it will be as hard for me as other kids," she said. "I know how to adjust to change and feel prepared."

Their ability to adapt has been called upon frequently in recent years as military children have been confronted with not only a war, but the possibility their parent could be sent to fight in it.

SEE BRATS, C-9

Important Numbers

Marital / Family

- Soldier & Family Life Consultants, 222-7088 or 222-7526
- Social Work Care Manager Program, 433-6606
- Military One Source 1-800-342-9647

- Adult Family Member Assistance Center, 433-8130
- Soldier Assistance, 433-8575 or 433-8600

- Exceptional Family Member 655-1442, Army Community Service (ACS) or 433-4441, Tripler Army Medical Center (TAMC)

- Family Advocacy Program 655-4227 (ACS) or 433-6606 (TAMC)

- Prevention Marriage & Family Therapy, 433-8550
- Chaplain (p.m.), 655-8763
- Soldier and Family Assistance Center, 655-6600

Parenting / Child Care

- New Parent Support, 655-4227
- Child Adolescent Center 433-8175
- Family Child Care, 655-5314
- Emergency Child Care 655-5314
- Family Life Chaplain 653-0703
- Family Advocacy Prevention Education, 655-4227

Health Care

- Patient Advocacy for all Health Care Needs, 433-8504
- Tricare Appointment 433-2778 (to cancel, 433-1177)
- Schofield Family Practice Information Line, 433-8102 or 433-8155
- Prescription Refills, 433-6962
- Main Pharmacy, 433-7880
- Army Substance Abuse Program, 433-8700
- Adolescent Substance Abuse Counseling, 655-9944
- Veterinary Services Schofield Barracks, 433-8532 Fort Shafter, 433-2271

Financial

- Employment Readiness, ACS 655-1696
- Financial Questions, ACS 655-4227 or 655-1714
- ACS Lending Closet, Schofield Barracks, 655-4227 or 438-9285, Fort Shafter

ACS takes its services to clients

JEREMY S. BUDEMEIER
Assistant Editor

As Soldiers prepare for deployment this summer, one organization is doing more than placing a magnetized, yellow ribbon on its bumper to "support the troops."

The Army Community Service (ACS), which has been steadily supporting Army communities for the past 30 years, is beefing up its staff and changing the way it interacts with Soldiers and family members.

The changes include tailoring assistance for and offering classes to units; providing licensed, on-call mental health professionals; and expanding its resources based on changing demographics.

"We're getting out of the mode where you have to come to ACS," said Jewel Csiszar, family readiness liaison supervisor. "We're taking the services out to the clients."

In the past, Soldiers and family members would sign up individually to attend ACS courses. Now the organization goes directly to the unit to maximize participation, said Mel Kinoshita, mobilization and deployment specialist.

Individuals can still sign up and attend the classes on a space-available basis, but the focus is on tailored assistance for the unit's needs.

One of the ways ACS determines the unit's needs is through the unit service coordinator (USC). The USC program, which was recently implemented in April, assigns an ACS staff member to each unit.

The coordinator acts as a liaison to ensure the unit is receiving proper support based on the unit's position in the deployment rotation, said Sandi Crocker, mobilization and deploy-

Upcoming classes

(ACS, Schofield Barracks, Building 2091)

•How to create an FRG newsletter, June 14 at 9:30 a.m.

•FRG in a nutshell, June 14 at 6 p.m.

•Point of Contact Training (for family readiness groups), June 21 at 6:30 p.m. (Schofield Barracks' Nehelani)

•Be ready for deployment, June 24 from 10-12 p.m.

To request an FRG class when and where you want it, call 655-4358.

ment program manager.

In addition to tailored support for units, ACS has also bolstered support for individuals. This personal support has been added in the form of licensed mental health professionals called Soldiers and family life consultants (SFLCs).

According to Crocker, the SFLC program is comprised of nine representatives who are on-call for six-week stints. Consultants specialize in topics such as family dynamics, deployment and reintegration issues, stress reduction and positive coping mechanisms. They can also steer the Soldier or family member towards additional support services in the community.

"SFLCs are communication specialists who will meet you on your terms – out in your neighborhood park, wherever. It's the perfect starting point for unloading stress and helping to identify patterns," Csiszar said. "They're great for reframing problems."

And the best part of the SFLCs, according to Csiszar, are that their services are strictly confidential; they don't keep records.

ACS offers individual support through nu-

merous brochures and checklists that allow Soldiers and family members to assess and double-check their deployment readiness.

"We'd like to have [the family] go through the checklists before they deploy, so that, for instance, the Soldier doesn't get on the plane with the only set of car keys," said Kinoshita.

"I've seen it happen," Crocker said, shaking her head.

Both Crocker and Kinoshita agree the checklists aren't intended to replace Soldiers' or family members' own preparations for deployment, but to jog their memories.

Kinoshita also mentioned the checklists aren't generic but tailored specifically for the installation.

To remain a viable form of support, ACS continually updates the manner in which it provides service to Soldiers and family members. For instance, based on a recent trend of greater numbers of family members being employed, ACS is in the initial phases of developing a schedule for deployment fairs that will occur on the weekend, Csiszar said.

"The Army has changed. We are in some stage of deployment all the time now."

*Jewel Csiszar
Family Readiness Liaison*

"The Army has changed. We are in some stage of deployment all the time now," said Csiszar. "We can no longer focus on individual pieces; we have to focus on the whole."

For more information on the programs mentioned and other resources, call 655-4ACS (4227).

Important Numbers

Legal

- Power of Attorney, Wills 655-8607 or 655-8608
- Tax Assistance, 655-5144
- ACS Consumer Affairs Office 655-4227
- Installation Pass Office Schofield Barracks, 655-1620 Fort Shafter, 438-0572

Emergency

- Military Police, 911 Schofield Barracks, 655-7114 Fort Shafter, 438-7114
- Federal Fire Department, 911 or 471-7117
- Tripler Army Medical Center Emergency Room, 433-6629
- Army Emergency Relief 655-4227
- American Red Cross, 655-4927 or toll free 1-877-272-7337
- Poison Control toll free 800-222-1222

Abuse / Neglect

- Joint Military Family Abuse Shelter, 24 hour Crisis Hotline 533-7125
- Child Protective Service (CPS) 832-5300
- Sexual Assault & Domestic Violence, 624-SAFE (7233)
- Victim Advocacy 624-SAFE (7233)
- Pet Abuse Provost Marshall 655-9297

Miscellaneous

- Post Operator, 1-411
- Military Operator for all Hawaii Installations, 449-7110
- Food Stamps (Kapolei office) 692-7171
- Women, Infants & Children (WIC, Wahiawa office), 622-6458
- DEERS & ID Cards Schofield Barracks, 655-4104 Fort Shafter, 438-1757

Important Web sites

- 25th Infantry Division www.25idl.army.mil
- Military One Source www.militaryonesource.com
- My Army Life Too: www.myarmylifetoo.com
- Deployment kids' information: www.deploymentlink.osd.mil/kidslink/grade_select.htm
- Dads at a Distance: <http://www.fambooks.com>
- Army Family Team Building Net Trainer: www.defenseweb.com/aftb
- Guard & Reserve Family Readiness: www.defenselink.mil/ra/family/toolkit

Brats: Military children learn valuable lessons

CONTINUED FROM C-8

Amazingly, Coffey said, many middle and high schoolers take the separation in stride, most likely due to a support system of military friends and family familiar with the pain and struggles.

"I'm here with my family and friends, and my father is alone in Afghanistan having to meet all new people," Matt said. "I realize the separation probably hurts him more than me."

"I don't think it's right to be selfish or self-indulgent when our parents are fighting for our freedom."

For the most part, even elementary-age children seem to have an uncanny ability to adapt, said Jayne Hatton, Fort Sam Houston Elementary School principal.

"After a while, I just dealt with it," said Marlene Renz, a fifth grader at Fort Sam Houston Elementary

School. Renz' father, Lt. Col. Evan Renz, is a surgeon for the Brooke Army Medical Center burn unit, on a six-month deployment to Iraq.

"I'm just happy he's coming home soon. It really helps that we can e-mail and talk on the phone a lot."

Academic requirements

Some children handle the separation better than others, Hatton said, so military schools keep a keen eye on their students for signs of stress and offer a variety of programs to help transitioning students.

A more widespread concern for elementary students is academics, the principal said.

"The children are coming from schools from throughout the nation and the world with educational experiences that are incon-

sistent with Texas requirements," Hatton said.

Values

Although confronted by a host of challenges, military children not only survive, they thrive, said Hatton, also a military "brat."

"I've noticed that along with an ability to adapt, military children also have an urge to contribute," she said. "You only have to look around at the contributions of the military in this city to see it. Children pick up the values of their parents."

Keena said she is grateful for her values.

"Being a military kid is a lot of responsibility, but that's a good thing. I've been raised to be a leader; my mom and dad are leaders."

"Because you have to cope with

a lot more," she continued, "you can deal with everyday life and situations better."

Matt said he is also grateful for his exposure to different cultures and parts of the world.

"I know there are people in small towns who never left their hometowns, never experienced half of what I have," he said.

"It's a small Army," Marlene added. "I've run into people in the hall that I met in other places."

The military influence seems to be a lasting one, Coffey said.

"A lot of them don't want anything to do with the military when they grow up, but end up in it anyway. They want to serve their country for the same reasons as their parents."

(Editor's Note: Elaine Wilson writes for the Fort Sam Houston Public Information Office.)

Families welcome to stay in on-post housing

Story and Photo by
DONNA KLAPAKIS
Staff Writer

Soldiers who receive deployment orders do not have to decide whether to stay or to go – that decision has been made for them. However, many must still decide whether their family members will remain in Hawaii to await their return.

Janine Lind, director of property management for Army Hawaii Family Housing, said housing office employees are currently giving briefings to inform Soldiers and their families of the choices available, and the consequences of each choice.

“Anyone who would like us to come, we’ll be where we’re needed,” she said. “We’ll go and answer their questions.”

Normally the housing office is first contacted by family readiness groups within units, or by units themselves, said Morgan Brock, operations director of family housing.

“It started about a month ago, and we’re scheduled to go all the way, as often as they want us to come,” Brock said in March.

Early Return of Dependents

Early return of dependents (ERD) must be approved within the Soldier’s chain of command. If a Soldier and his family decide to give up command sponsorship, clear housing, and send the family back on ERD, then later decide they want the family back in Hawaii, the move back, including all household goods, tickets and vehicles is at their own expense, even if they re-enlist for Hawaii or are extended, Lind said. Additionally, they will be at a low priority on the housing list.

Stephanie Clair, resident service coordinator for Kalakaua, said when her husband, Spc. Dustin Clair, of 2nd Battalion, 27th Infantry Regiment, deployed in March 2004, she and her two children left Hawaii and went to Mansfield, Texas, to live with her family there.

“It was such a mistake,” she said. Her husband had to return unexpectedly from deployment four months later to have surgery. She and the children returned to Hawaii to join him in August 2004. The Clairs had to pay for all plane tickets and the cost of shipping her car both ways. She was lucky housing was available for her family when they arrived, because temporary lodging allowance would not have been available for them, since they had given up command sponsorship, she said.

Clair said while she was in Texas she realized that now, as an adult, she is happier remaining in her own home with her children. Her friends in Texas also had interests that were different from hers. Her single friends were interested in activities more suitable for singles, and her married friends were busy with their own spouses.



Morgan Brock, operations director of Army Hawaii Family Housing, briefs Soldiers and family members during a Family Readiness Group meeting in the B Company conference room of 2nd Battalion, 35th Infantry Regiment, March 15.

“I’d much rather stay here with married friends whose husbands are gone the same as mine,” she added.

Family Remains in Housing

Christine Miller had just arrived on Oahu when her husband, Sgt. 1st Class Scott Miller, brigade fire NCO for Headquarters and Headquarters Company, 3rd Brigade, was deployed to Afghanistan in January 2004. Although the housing office did not have quarters available for almost a year, she was still pleased with her decision to remain on Oahu.

“You can go home, but the people at home really don’t understand or empathize with your position,” she said. “At home you get so many people saying, ‘How do you live like that?’”

Lind also emphasized that most military families are more comfortable in family housing where neighbors understand about deployments.

“Currently we have plenty of housing for command-sponsored spouses who want to move to one of the housing areas before the deployment,” Lind said, “but they should apply now, so they can make the move before the deployment.”

Additional Benefits

The visiting privilege is eased for family of deployed serv-

ice members living in housing, said Lind. As long as the guests do not reside on Oahu, sponsors can sign up for a guest pass through the housing office, after which the visitors will be granted on-post access, she said.

Family members who wish to maintain their quarters but go back to the mainland may also have someone stay in the quarters to watch their valuables as long as they register that person with the housing office.

Sponsors are responsible for anything done by guests who are living in their quarters during the time of deployment, though, so Soldiers should choose carefully when picking someone to house sit, said Lind.

Yard crews will do all lawn maintenance bi-weekly.

The housing office will fund five hours childcare a month through Child and Youth Services for family members of deployed Soldiers who live in on-post housing, said Lind.

If family members need help with tasks such as moving something around, hanging pictures, or putting something together, they can let the housing office know the size of the task and housing will provide help.

Brock said the housing office will also host shopping trips for the spouses of deployed Soldiers on the third Saturday of each month to coincide with the days on which childcare is offered, which will include a bus to the Navy Exchange, outlet malls and lunch. In addition, they are putting a program together that will include spouses’ night out.

Most Army families plan to stay in Hawaii for deployment

ANN WHARTON
Army Hawaii Family Housing

SCHOFIELD BARRACKS – Preliminary feedback from a recent survey sent to Army Hawaii Family Housing (AHFH) residents found the majority of families with a deploying spouse plan to remain in Hawaii. Approximately seven percent of respondents stated they would leave and nearly six percent were undecided.

Some of the reasons given by residents planning to leave included the impending

birth of a child, difficulty in finding a job, the desire for additional help with childcare, and fear of being alone. Respondents who were undecided were awaiting word on deployment dates, availability of an AHFH home or orders to PCS.

The survey information is still preliminary. As surveys continue to come in, AHFH and the garrison will assess the feedback from residents to see how they can better inform families of the many support services available through ACS, MWR and AHFH com-

munities. These assessments will also determine what, if any, additional programs and initiatives might be needed to assure that families are taken care of throughout deployment.

In addition to survey information, AHFH will conduct several focus groups targeting Soldiers and families who are facing deployment.

“These focus groups will help AHFH better understand the needs of our families,” said Janine Lind, Property Management Di-

rector for AHFH. “If there is additional need for family support, opportunities for parents to get together for camaraderie, excursions off-post or other, we want to know.”

Surveys are available at all AHFH community centers through the end of May.

Focus groups began in May. AHFH encourages all who will deploy and their families to attend. Contact AHFH at 275-3177 or send an email to: FocusGroup@armyhawaiiifh.com.

Hui O' Na Wahine supports families, community

Story and Photo by
CHRISTA B. THOMAS
Staff Writer

A popular adage contends that the Army spouse has the toughest job in the Army. With that, it's just as important that military spouses get the support they need from knowledgeable, like-minded people.

Since the 1930s, Hui O' Na Wahine ("Club of the Women") has provided that support for the spouses of 25th Infantry Division, the U. S. Army, Pacific, and more.

"Membership is open to any spouse previously or currently affiliated with the military," said Julie Eberhardt, president of the Schofield Barracks organization.

"One of the biggest advantages of Hui O' Na Wahine is that we're a melting pot of military spouses. We welcome all ranks, units, experiences and talents," she said.

"The Hui" as the organization is popularly known, provides opportunities for spouses to become involved with and network with members of the post population,



Julie Eberhardt (left) and Krista Garrison, Hui members, bag the bargains at the Schofield Barracks Thrift Shop. The Thrift Shop generates approximately 70 percent of the Hui's annual monetary donations.

and to feel like part of the mission.

"The Hui promotes friendship and community spirit through fundraising events that finance scholarships and welfare needs in our community," said Eberhardt. "Most importantly, we want to do

all this while having as much fun as possible."

"This fall, we're hoping to host a Hui Christmas Bazaar," Eberhardt said. The event will allow guests to "accomplish their shopping in one stress-free and exciting day.

"Our spring fundraiser hasn't been officially announced; but, let's just say a glamorous evening is in the making," Eberhardt said.

Additionally, the Hui operates the Schofield Barracks Thrift Shop, a consignment store that generates approximately 70 percent of the Hui's annual monetary donations — no small feat considering most items in the shop range from 50 cents to five dollars.

The thrift shop is a treasure trove of items. Among the items available are furniture, baby gear, clothing, military uniforms, shoes, housewares and appliances.

The Thrift Shop is open Tuesdays and Thursdays, and the first Saturday of each month, from 9 a.m. to 1 p.m.

This past May, the Hui donated \$42,000 in scholarships and grants to nine military family members and 27 Oahu nonprofit organizations at the Hui O' Na Wahine Scholarship and Welfare Dinner.

"It was a culmination of all our work," Eberhardt said. "It was one of those moments where you were

proud to have made such a difference in someone's life."

The Hui, with more than 300 members, has monthly luncheon meetings. Each offers a fun theme or unique agenda, said Eberhardt.

"Our aim is toward bringing our military spouses together and strengthening the bond between all of us, especially during a year that, for many, will involve the hardship of our spouses' deploying to Iraq," she stated.

The Hui's annual membership fee is \$20 for spouses of E-6 and below and \$25 for spouses of E-7 and above. Membership benefits include invitations to monthly luncheons and programs, Hui activities and a subscription to our monthly magazine, "The Hui Lei."

"The biggest benefit of all is the bonding and the friendship of our fellow members," Eberhardt said. "We're a great source of support for each other."

For information on the Thrift Shop, call 624-3254. For information on the Hui, call 206-8580, or email eberjulie@msn.com.

Blue Star card aims to ease deployment blues

SARAH HARRIGAN

Army Morale, Welfare and Recreation

FORT SHAFTER FLATS – Being the spouse of a deployed Soldier can be difficult and stressful, so Army Morale, Welfare and Recreation, Hawaii, is offering the Blue Star Card program to spouses staying in Hawaii during the upcoming deployment, in the effort to help ease worries.

The Blue Star Card is a discount card intended to keep spouses connected and busy throughout their Soldier's deployment. The card offers a combination of discounts and activities.

MWR wants to give spouses a break and keep them active, so they feel comfortable staying on island during the deployment.

"Staying busy is key to surviving a deployment," said Nicole Meares, whose husband will be deploying for the second time.

However, the upcoming 25th Infantry Division deployment is the first that Nicole Meares will experience in Hawaii, so she is excited about the Blue Star Card program.

"It will allow me to keep busy while taking advantage of many discounts and special events," she said.

The Blue Star Card program began in January 2004 and remains unique to Hawaii. The program is a joint effort of all divisions of MWR, with the primary goal to support families of deployed Soldiers.

In the past two years the program has received much positive feedback. It was recognized at the 2006 Hawaii Army Family Action Plan as the number one strength for deployment and mobilization family support.

The card provides spouses with special benefits at on-post facilities. These include 10-percent discounts at Hawaii Army bowling centers; Schofield Barracks' Leilehua Grill, Nehelani, Reggie's and Mulligan's; and Fort Shafter's Hale Ikena.

Swimming pools, the pet kennels, the Arts and Crafts Center, auto towing, and outdoor recreation also offer discounts on

certain programs and services.

The Piilaa Army Recreation Center in Waianae offers discounted cottage rentals. Blue Star cardholders are automatically entered to win free weekend getaways at Piilaa.

Child and Youth Services offers five free hours of child care monthly to Blue Star cardholders, and they have the flexibility to use the hours all at once or at different times throughout the month.

Youth Sports offers a 10-percent discount on registration and places two children from the same family on the same sports team.

Children in kindergarten to fifth grade benefit from reduced fees for special events and field trips on the fourth Saturday of the month at the Bennett Youth Center.

One of the many challenges of deployment is for family members to remain close to their deployed Soldiers while they are overseas. To help, Army Community Service (ACS) gives Blue Star cardholders free use of Web cams and video teleconferencing.

The Tropics at Schofield Barracks will host monthly care package workshops, and free packing materials will be provided for all attendees.

Soldiers too can benefit from Blue Star programs, right now. Videotaping, a free story time activity at MWR libraries, is up and running so Soldiers can bond and tape interaction with their children when reading stories to them.

What is a Blue Star Card?

A discount card intended to enhance the well-being of families during combat-related deployments.

When may I use my card?

It's valid for the duration of your spouse's deployment.

Where may I use my card?

They're accepted at many MWR facilities and special events on Oahu Army posts.

Who is eligible for the card?

Spouses of active duty, Reserve, and National Guard Soldiers, and Department of the Army civilian employees who are deployed to a combat area for at least six months and receiving hazardous duty pay.

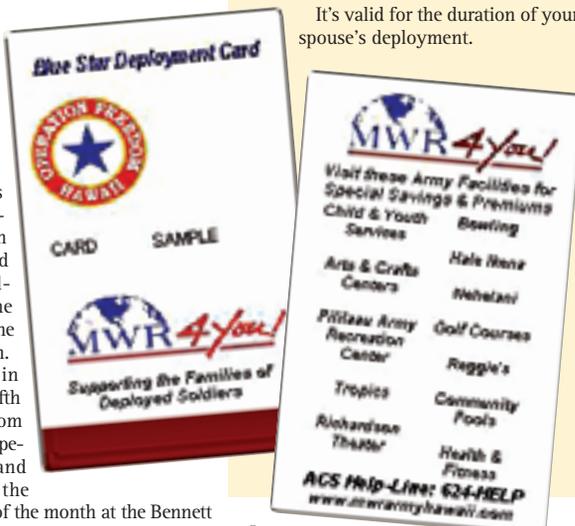
How do I get a card?

Bring a copy of your spouse's orders, along with your military ID to the pass office at Leilehua Golf Course (655-1620), Schofield Barracks; Building 1599, Fort Shafter Flats (438-0572); or fill out an application at www.mwrarmyhawaii.com for a Blue Star card.

Spouses of Soldiers deploying but awaiting deployment orders may register now and use the card once their Soldier deploys.

Why should I get a Card?

The card offers discounts for MWR facilities, special events and child care.



In addition to everyday cardholder benefits, many special events and programs are being planned for Blue Star Card holders. These will include both on- and off-post activities, with some geared toward families and others for adults only.

MWR hopes these diverse events will give spouses a chance to socialize and meet other spouses who are dealing with similar issues.

Elizabeth Thunstedt, an event coordinator for MWR, is one of the many MWR employees working to provide programming.

"I know how important and useful these programs are because I work for MWR and

am a spouse who is being affected by the deployment," she said.

For spouses facing their second deployment here in Hawaii, the Blue Star Card may seem familiar. However, while many program favorites are returning, old-timers will see a new look for the card and added benefits.

A recent addition is the e-mail campaign to keep spouses informed of Blue Star benefits. Spouses who provide their e-mail address to MWR will be e-mailed updated activity and event information, plus new Blue Star Card discounts and initiatives.

The e-mail service is an easy way for spouses to stay up-to-date with deployment activities and receive newsletters.

Readiness groups provide numerous resources for families

PFC. KYNDAL HERNANDEZ

25th Infantry Division Public Affairs

As Soldiers in today's Army, we all know that at some point in our career we are going to be called to duty at some other location in the world, away from friends, families and the people we love and care about.

Deployments are hard for everyone, not just Soldiers, but their families as well.

Families, in particular, need all the help and support they can get to make it through times of separation.

Frequent deployments and separations create the need for family readiness groups (FRGs), which are vitally important in today's Army.

FRGs provide Soldiers and their families

with resources and support to make it through tough times and day-to-day life in the military.

FRGs are official Army resources, which receive appropriated funds. Unit commanders set up offices for FRG leaders, as well as resource centers for FRG volunteers and family members.

Many local FRG leaders said they have learned much from previous deployments to Iraq and Afghanistan. They have had the opportunity to experiment with what works and what doesn't, which has allowed them to incorporate lessons learned into new or improved programs to better prepare families for upcoming deployments.

For example, Army Family Team Build-

ing (AFTB) is designed for Soldiers and family members and consists of three different levels. Level one is called Military Spouse 101.

"This class was designed for new military spouses," said Carolyn Hunter, family readiness administrative liaison. "It informs spouses about the military lifestyle and effects it has on a family, as well as obstacles they might encounter with their spouse and tips on how to overcome them."

AFTB levels two and three teach leadership skills and readiness training.

FRGs also host classes that address specific deployment concerns such as "Coping with Separation" and "The Seven Steps to Surviving Deployments."

"Army Community Service [ACS] also provides members of FRGs with a video teleconference center here, and also the computer center where families have access to Web cams, so they [can] communicate with their Soldier while they are in theater," Hunter explained.

"I would like to encourage the family members if they aren't involved ... to become involved because that group will provide them with communication and resources they need to survive the deployment," she added. "It [FRGs] also helps them to stay engaged with the unit, as well as their Soldier, so they will know what is going on. Usually when people are informed, they are empowered and not so isolated."

Web links will connect families of deployed service members in Iraq

PFC. DURWOOD BLACKMON
25th Infantry Division Public Affairs

There are several resources available to allow family members and loved ones to touch base with Soldiers who are deployed.

Soldiers must always be in a constant state of readiness. Staying in touch with family members can, at times, be challenging.

However, thanks to technology such as video teleconferencing (VTC) and the Internet, communication among family members is possible.

Although cell phones are a popular item, talking on the phone or using phone cards may not be all that easy when a Soldier is in a combat zone.

In most cases contracts for phone cards and phone access have been awarded to local vendors downrange. A Soldier may not be able to use just any telephone or phone card and will usually need to get settled in at their new location to determine what service local vendors have available.

In contrast, the Internet offers a viable means of communication, when accessible.

With e-mail, as long as the Soldier has the access and availability while deployed, family members can keep in touch.

Soldiers who are at a base camp will probably have some access to e-mail and Web cams. However those who are not at a base camp will not have that much access, said Mel Kinoshita, mobilization and deployment specialist with Army Community Service.

For family members without a computer, the post library learning resource lab and ACS have computer labs that provide high-speed Internet access.

Family members can access the Web and send e-mails with Internet-based programs by providing a valid military identification card to the lab manager.

Web cams are small cameras that plug into a computer and work in conjunction with chat programs and e-mail. Web cams allow user to see the person they are corresponding with. However, use of web cams depend on what



Courtesy Photo

Some units will use a videophone capability while deployed to call back and see loved ones. Visit www.seeyourtroops.com for more.

type of computer access and equipment the Soldier has available in theatre.

To combine all communications, video teleconferencing (VTC) is technology that allows family members and Soldiers to simultaneously view and speak to each other.

Locations at Schofield that have this technology available are ACS, which has non-secured equipment, and the post conference room.

Although both locations provide the equipment, it is the responsibility of the deployed Soldiers' unit, not ACS, to schedule a time for a VTC meeting with family members.

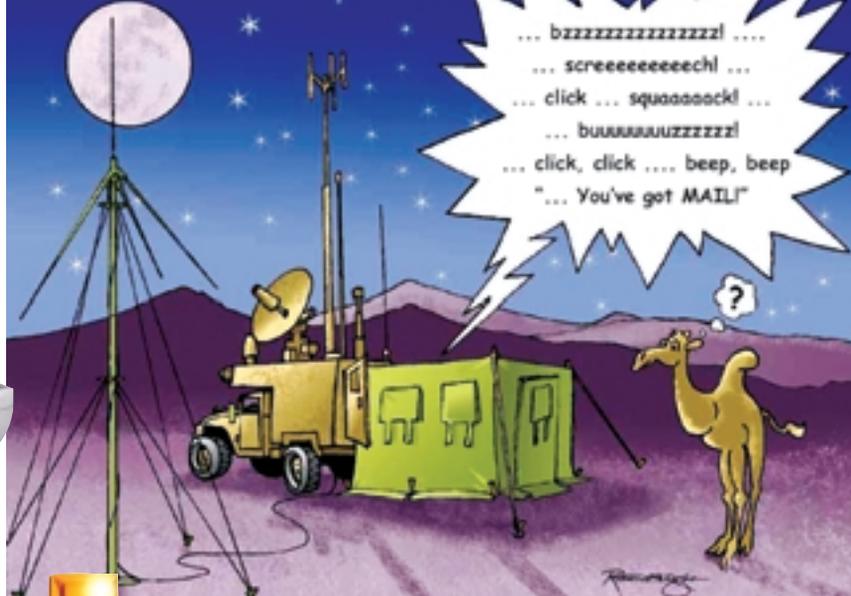
The unit is responsible for scheduling and requesting VTC support from Morale, Welfare and Recreation, said Kinoshita.

During a deployment, Soldiers are constantly on the move, so scheduling a VTC largely depends upon the Soldier's availability.

Typically, the forward element will be able to provide more information about what types of communication will be available once troops are stationed at their forward operating base.

Once an overseas location has been positively identified having VTC capabilities, a Soldier's rear detachment can schedule the family members a time based upon the forward elements' Soldier listing and availability.

Since time is limited, all parties must be present at the exact moment to connect, despite differing time zones. Family readiness group leaders and rear detachment representatives can also work in conjunction for scheduling.



2nd Louie By Bob Rosenburgh

OPSEC always applies

SPC. DANIEL BEARL
25th Infantry Division Public Affairs

The words "operational security" (OPSEC) may bring images of secretive intelligence officers carefully guarding crucial information from the enemy, but protecting mission-critical data is a task that falls on every Soldier.

Soldiers and their families should practice operational security every day, in garrison, on deployment, and at home, said Maj. Alex V. Pham, 25th Infantry Division's operational security officer.

It is especially important for Soldiers' families to learn and understand operational security measures. Spouses and children are particularly vulnerable to unwittingly giving away mission-damaging information while Soldiers are on deployment, Pham said.

Soldiers and their families should avoid disclosing information about their units' numbers, locations and movements to outside individuals. Even unclassified information, such as flight itineraries, can be damaging if they fall into the wrong hands.

Enemies seeking to gather intelligence about U.S. Army locations and movements can take small bits of seemingly unimportant information and piece them together to create a larger picture that compromises U.S. Army operations, Pham said.

One dangerous area is the Internet. E-mails can be intercepted and read by third parties, possibly causing a violation of security. Web logs, or blogs, also pose a security threat, said Pham.

The major problem posed by blogs is that anyone can read them, Pham said. Anonymous Internet users may pose as service members and contact Soldiers who run blogs. Yet, the anonymous users

What is critical information?

Unclassified information that can still jeopardize an operation if it falls into the wrong hands. Critical information includes the following:

- Details of deployment and redeployment operations and schedules.
- Details of future operations, including units, locations, timelines and activities.
- Movement of key personnel.
- Force protection measures.
- Rules of engagement.
- Details of combat equipment capabilities and vulnerabilities.
- Information about improvised explosive devices (IEDs) and countermeasures.
- Details of information system vulnerabilities.
- Information on tactics, techniques and procedures used in theater.
- Discussion of successes and failures of past operations, including terrorist activities.
- Photos of casualties, both friendly and adversarial.



Additional operational security information can be found at <http://25id.pac.army.mil/CI/OPSEC/default.aspx>.

may be seeking to gain a Soldier's trust and, ultimately, information about his or her units' operations.

Every Soldier should receive operational security training before deploying, Pham said.

Casualty Affairs responds when worst happens

Army casualty notification and assistance processes make family paramount

Aiko Drum
Managing Editor

As of Thursday, 2,486 service members and civilians have died fighting in Operation Iraqi Freedom. Although no one likes to think of the absolute worst that can happen, for some families a telephone call or knock on the door may come days or months after a loved one has deployed to a combat zone.

The stark reality of war is, not everyone returns to a joyous homecoming. Some suffer permanent or debilitating injuries, others replay the war zone trauma throughout much of their lives, and some return home for burial. When the worst that can happen does, vast resources aid families during their time of loss and bereavement on behalf of the Secretary of the Army.

What happens if my Soldier is killed in Iraq?

When an incident occurs causing a Soldier's death in Iraq or Afghanistan, a witness or someone in close proximity who knows the Soldier identifies him or her, said Les Stewart, chief of casualty and mortuary affairs, 25th Infantry Division. The Soldier is pronounced dead by a medical doctor, and then moved to an area controlled by mortuary personnel who inventory his personal effects, Stewart continued.

Soon after, the Soldier is transported to the Air Mobile Command in Dover, Delaware, where he or she awaits final disposition by the family.

Concurrently, a process of immediate notification begins at the in-theater Personnel Support Battalion, Stewart explained. The PSB initiates message traffic to the Casual-

ty Area Command (CAC), Kuwait, and the CAC there proofs and sends on notification to the Department of the Army (DA), which then notifies the "home station" of the Soldier's death.

Operational security regulations prevent in-theater Soldiers from alerting or communicating with mainland families until established notification procedures have been followed.

Locally, the U.S. Army Garrison, Hawaii, casualty assistance and mortuary affairs office appoints a casualty notification officer (CNO) and chaplain. Within four hours, during the period of 6 a.m. to 10 p.m., the CNO together with a chaplain must deliver the news to the primary next of kin. (Good judgment and DA directives dictate whether families are notified outside the established times.)

How will I be notified?

A CNO and chaplain will notify the primary next of kin, in person, in full dress or Class "A" uniform of the Soldier's death. Both Army representatives receive extensive training that equips them to handle highly sensitive and traumatic situations in a calm, reassuring manner, said Ernestine Pratt, casualty/mortuary affairs specialist, 25th ID. Reactions from family members differ, but the CNO and chaplain are trained to face anger, denial and disbelief upon initial contact with a family, she said.

The CNO answers some questions and provides points of contact on a referral card.

"Notifiers must be very cautious and selective in what's said," explained Stewart, "because you don't want to further traumatize the family."

The CNO must verify and obtain several pieces of information during this visit, primarily accurate data on the DD Form 93, or Record of Emergency Data, mailing addresses, and the status of all the Soldier's

known family members.

Numerous other agencies and organizations may ultimately be involved in the casualty assistance process, but foremost, a casualty assistance officer (CAO) will become the face of the Army to the family.

Role of the CAO

A CAO ensures myriad tasks are completed upon the death of a Soldier. Primarily, he or she aids the eligible next of kin by "making arrangements for the funeral or memorial service, settling claims, and paying survivor benefits," the CAO guide states. However, since family matters differ from Soldier to Soldier, benefits and entitlements — and who receives what — vary as well. Still, the CAO must determine the following:

- Primary next of kin,
- Person eligible to receive personal effects,
- Person authorized to direct disposition of remains,
- Person receiving Servicemembers' Group Life Insurance, and
- Person receiving death gratuity.

"The notification is just the beginning," said Pratt. "The casualty assistance officer is with the family throughout and can spend up to three months or more with the family. We're there all the way to assist through the process."

Pratt said the CAO ensures the family gets all entitlements and survivor benefits due it via claims filed with appropriate agencies. She added, "There is no timeline. The mission stops only when the last claim has been received by the family."

How does the CAO assist families?

Normally, within 72 hours of his or her initial visit, the CAO returns with a death gratuity payment in the amount of \$100,000. This entitlement covers expendi-

tures until other benefits begin.

The CAO informs the primary next of kin of benefits from the Department of Veterans Affairs, the Social Security Administration, and other agencies, including financial assistance available from Army Emergency Relief and the American Red Cross.

Additionally, "the Army is allowed to provide travel and per diem expenses only to specific family members and only within the United States," for family funeral travel, according to the CAO guide.

During follow-up visits, the CAO answers other questions the family may have. He or she discusses disposition of remains, funeral arrangements and desired military honors. The CAO ensures paperwork is completed for disclosure of information, the Survivor Benefit Plan, health and life insurance, personal effects, and other documents.

He or she also accompanies the primary next of kin to the legal assistance office to settle estate matters such as wills, deeds, insurance policies, financial statements, and tax issues.

A recent addition to 25th ID support, crisis response teams (CRTs) also help families function in the days, weeks and months ahead. They are an asset to the rear detachment commander, said Maricar Davis, family advocacy program specialist with Army Community Service.

"In a nutshell ... trained volunteers provide immediate support to families at the family's request," she said. "They assist with basic support such as helping to take care of kids, preparing meals, picking up kids from school ... things that may be difficult [for the surviving spouse] to focus on because of the pain of death."

In all cases, Pratt said, the command works 24/7 to aid the bereaving family.

Rear: Community networks are key to success

CONTINUED FROM C-3

able through local agencies such as Army Community Services, the Chaplain's Office, Tripler Army Medical Center, and our School Liaison office.

From family life consultants, to financial counseling or prayer meetings, there are many programs at our disposal. The rear detachment commanders, FRG leaders and ACS can provide a roadmap to these services.

"Communicate" may be the most complex requirement for rear detachments and family members. In many cases, our first report arrives via the media or unsubstantiated rumors from theater. To overcome this, we must be disciplined to redirect rumors back through rear detachment commands, and

ensure that news and information is conveyed through a variety of media, so families and friends remain connected.

To this end, FRG meetings, rear detachment newsletters, town hall meetings, Soldier and family video teleconferences, TV2, and MWR events will serve to ensure that we share a common picture.

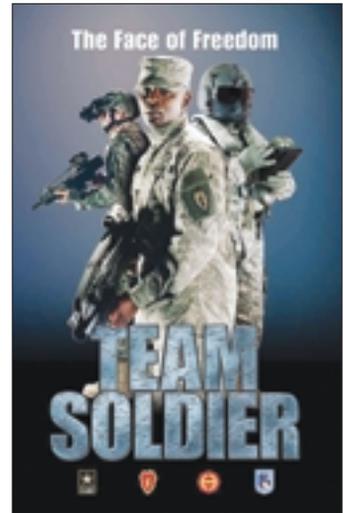
The final competency is "reacting to contact." During the upcoming year, our families and leaders will come in contact with the enemy. However, this enemy may be in the form of fatigue, depression, loss, financial hardship, family issues or any number of obstacles that life presents.

No Soldier would attempt to go on patrol alone; however, all too often Army families

attempt to endure a deployment without reaching out for the support of family, friends, church and community. It is imperative that we know our neighbors and ourselves and we learn to recognize those symptoms and refer others to available help.

Many in our community have already received training on these core competencies and have begun developing cohesive, effective FRGs. But with new families arriving every week, we must remain grounded in our Warrior Tasks.

The rear detachment and FRG leaders are committed to building and sustaining a community in which every member is valued and supported throughout the upcoming year because "together everyone achieves more."



Family members due many entitlements, benefits

Survivors' compensation eases immediate and future financial burdens

CHRISTA B. THOMAS
Staff Writer

Regardless of the cause of death, when a Soldier dies it is a tragic loss for the Army and the Soldier's family members. No matter how generous the compensation plans have been throughout the Army's history, no benefit can replace a human life.

Immediate and long-term care for surviving family members demonstrates the Soldiers' creed to never leave a fallen comrade. For the family members of someone who has paid the highest price defending this country, the services and compensation due for that sacrifice include:

Basic Allowance for Housing — Eligible family members** in government housing when the Soldier dies may remain for 365 days if the member's death was in the line of duty. If the family member leaves government housing before the 365 days have passed, the Basic Allowance for Housing continues for the remaining unused days.

Burial Benefits — The Department of Defense will process (embalming, dressing, etc.), transport, and inter remains in a government or private cemetery. A wooden or steel casket with an interment flag, a vault, and a headstone or marker will also be provided. If the family decides to make private arrangements, some costs are eligible for reimbursement.

The casualty assistance officer (CAO) can provide information on travel arrangements for family, military funeral honors, and eligibility criteria for certain government cemeteries.

Death Gratuity — A nontaxable, lump sum gratuity of \$100,000 is paid, generally within 72 hours, to designated beneficiaries to assist them in meeting immediate expenses.

Servicemembers' Group Life Insurance (SGLI) — The SGLI benefit is payable upon a Soldier's service-connected death to designated beneficiaries. Maximum SGLI coverage is \$400,000 unless the Soldier previously opted for a lower amount in writing.

Medical Care — Eligible family members** will continue to receive inpatient and outpatient care and pharmacy services for three years at the active duty level of service following the death of an active duty Soldier. After that, the family will be converted to Retiree status. If the surviving spouse remarries, medical coverage will cease, unless the new spouse is an active duty or retired Service member.

Dependency and Indemnity Compensation (DIC) — DIC payments may be authorized for eligible family members** of any Soldier, regardless of rank, who died from a service-connected disease or injury or a disability compensable by the Veterans' Administration.

Death cannot be the result of willful misconduct or negligence.

Many factors apply to determining DIC payments. The CAO is best suited to provide in-depth details of DIC payments.

Social Security Lump Sum Death Payment — The Social Security Administration pays a lump sum death payment, up to \$255, to the surviving spouse. If there is no surviving spouse, it is paid to the oldest child who was eligible for or entitled to Social Security benefits for the month of death. To receive this benefit, eligible survivors must apply through the nearest Social Security office.

On The **WEB** www.militarybenefits.com

Social Security Payment — Monthly Social Security benefits are paid to a spouse or divorced spouse, regardless of age, with children of the deceased under age 16 or children who are disabled and in their care. A divorced spouse must have been married to the service member at least 10 years. Monthly payments are also paid to children up to 19 years old if a full-time student at a primary or secondary school. Benefits continue to be paid past the age of 18 years if the child is disabled before age 18.

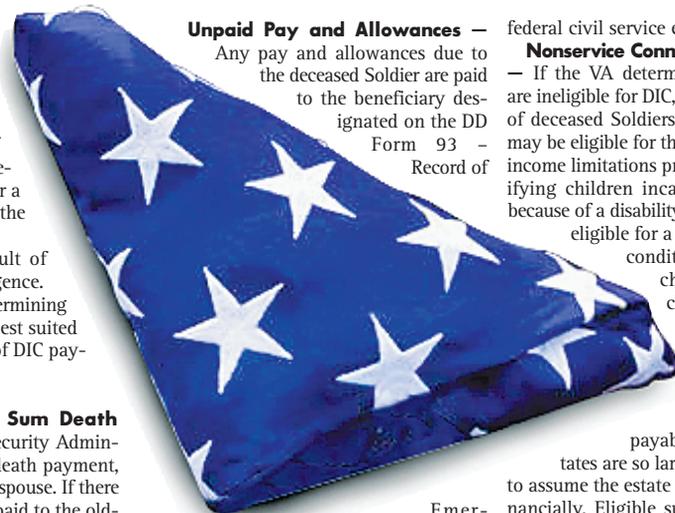
To receive this benefit, eligible survivors should apply through the nearest Social Security office.

Uniformed Services Identification and Privilege Card — Eligible family members must apply for a new card to show that the Soldier is a deceased service member rather than active duty. The card is issued to all eligible family members 10 years old or older. Children younger than 10 years old may be identified by the card issued to the surviving spouse. If the surviving spouse is deceased or not entitled, the child under 10 years old may be issued a separate card.

Post Exchange and Commissary Privileges — Eligible family members** post exchange and commissary shopping privileges will continue.

Recreation Activities — Eligible family members** are eligible to use the recreational activities on a military installation such as the golf course, gymnasium, bowling alley, theaters, etc.

Unpaid Pay and Allowances — Any pay and allowances due to the deceased Soldier are paid to the beneficiary designated on the DD Form 93 — Record of



Emergency Data.

This may include unpaid basic pay, payment for up to 60 days of accrued leave, amounts due for travel, per diem expenses, transportation of eligible family members, shipment of household goods, and unpaid installments of variable reenlistment bonuses.

VA Home Loan — Un-remarried spouses may be eligible for GI Bill home loan benefits by applying to a Department of Veterans Affairs regional office for determination of eligibility.

Financial Counseling Services — Free financial counseling is available by objective professionals who can tailor a plan to meet your specific needs.

Reimbursement from the Veterans' Education Assistance Program (VEAP) or Montgomery GI Bill Benefit — If a deceased Soldier participated in the Veterans' Education Assistance Program of the Montgomery GI Bill, the amount of his or her unused contributions to the fund are reimbursable to his or her family.

Education Benefits — The Department of Veterans Affairs administers the Dependents' Educational Assistance Act which provides benefits for 45 months to surviving spouses, and children of Soldiers who died from a service-connected disability.

The VA can provide information on the various scholarship and grant programs available for children of deceased Soldiers, particularly those with wartime service.

Federal Tax Benefits — The Internal Revenue Code provides for canceling the income tax of a Soldier who died in a combat zone or from service connected injuries

Civil Service Job Preference — If the deceased Soldier served in wartime, an un-remarried spouse may be authorized a 10-point veterans service preference for

federal civil service employment.

Nonservice Connected Death Pension — If the VA determines family members are ineligible for DIC, those family members of deceased Soldiers with wartime service may be eligible for this pension if they meet income limitations prescribed by law. Qualifying children incapable of self-support because of a disability before age 18 may be eligible for a pension as long as the condition exists, unless the child marries or the child's income exceeds the income limit. The amount depends on income from other sources. A pension is not payable to those whose estates are so large that it is reasonable to assume the estate will maintain them financially. Eligible survivors should apply through the local VA office.

Posthumous Citizenship — Public law 101-249 provides that an alien or non-citizen national of the United States who dies from injury or disease while on active duty with the U.S. Armed Forces may be granted United States citizenship. If the application for citizenship is approved, a certificate will be issued establishing the deceased as a citizen of the United States as of the date of his or her death.

Reserve Component Survivor Benefit Plan (RCSBP) — A monthly annuity will be paid to the surviving spouse or eligible children of a Reserve Soldier who dies and has completed the satisfactory years of service that qualified the member for retired pay at age 60. The initial annuity payment is equal to 55 percent of the retired pay that the member would have been entitled to at age 60.

Survivor Benefit Plan (SBP) — A taxable Survivor Benefit Plan (SBP) annuity will be paid to the surviving spouse, or former spouse if court ordered, or child(ren) if there is no spouse, of an active-duty Soldier who was not yet eligible for retirement. The death must be service connected and not due to negligence or willful misconduct.

The CAO may make arrangements for a retirement services officer to provide a complete briefing on the SBP.

If the surviving spouse remarries before age 55, the annuity is paid in equal shares to eligible children under 18 years old, or under 23 years old if a full-time student, unless handicapped. The coverage stops when there are no eligible children.

**Spouses who have not remarried, children under age 18, disabled children, children between the 18 years old and 23 years old if attending an VA-approved school.

(Editors Note: Information taken from the U.S. Army's Guide for Surviving Family Members, August 2005.)