

Army Well-Being

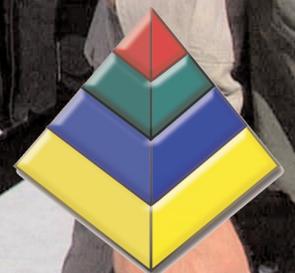
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Spring 2004

Serving: Active Duty, Guard, Reserve, Civilians,
Retirees, Veterans, and Families



To Grow
To Connect
To Live
To Serve



Army Well-Being

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On the cover



Soldiers from Fort Bliss, Texas, board an aircraft for deployment to Iraq.

Photo by Staff Sgt. Mark Porter, The Monitor, Fort Bliss, Texas

Army DS3 provides advocacy for severely disabled Soldiers, Families

By Joe Burlas
Army News Service

Severely disabled Soldiers and their family members have a new way to find answers to service-related questions – the Disabled Soldier Support System, or DS3 as program officials call it.

Acting Secretary of the Army Les Brownlee and Veterans Affairs Secretary Anthoni J. Principi joined other Army senior leaders in announcing the initiative at a Pentagon media round table April 30.

DS3 is a single information source where severely disabled Soldiers or their family members can go for assistance in getting entitlement or services questions answered. That contact can be via the Army Information Line, 1-800-833-6622.

The intent of the program is to provide an additional safety net for severely disabled Soldiers that may have slipped through the cracks in the past after being medically retired, according to Brownlee.

"They have performed enormous service to the nation," Brownlee said. "With that said, their lives go on, but [those lives are] significantly changed. They may have lost an arm, leg or eye, but they have not lost their courage."

For purposes of the program, severely disabled means a disability rating, or the likelihood of a rating, of 30 percent or greater, and a special condition. Those conditions include the loss of an eye or limb, a spinal or disfiguring injury, or a psychiatric disorder. The disability rating and special condition do not have to be related to a combat wound or injury.

While Soldiers in the program or their family members can call for assistance at anytime, program officials will contact the disabled Soldiers periodically for at least five years following registration into the program.

"This program is designed to be the advocate for the Soldier and his family," said Col. Michael Flowers, director of Human Resources Policy Directorate, Army G1, who oversees the DS3 task force.

"This is not a program to do anybody else's job," Flowers said. "It's about assisting to ensure we are doing it right. We take care of our own, even after retirement."

Doing it right isn't only ensuring severely disabled Soldiers know what entitlements and services are available to them, according to Lt. Col. Lorelei Copen, TF DS3 deputy director. It's also sometimes doing the research and educating different organizations and agencies about what they can do for Soldiers, she said.

"We have had some cases where we called up and said you have the authority to do this



U.S. ARMY

The Army's Disabled Soldier Support System (DS3)

The Army provides its severely disabled Soldiers and their families with a system of advocacy and follow-up to provide personal support that assists them in their transition from military service and into the civilian community.

DS3 provides:

- Proactive system advocacy and follow-up
- Veteran Service Organization Sponsor
- Assistance through transition
- Sponsor unit follow-up after transition

1-800-833-6622

www.ArmyDS3.org

and gave them the (Army Regulation) paragraph and line number that authorized them to do it," Copen said.

While the program has only recently been announced, it has been reaching out and helping qualified Soldiers and their families for several months. Approximately 12,000 Soldiers wounded or injured during Operation Iraqi Freedom and Operation Enduring Freedom; 2,650 of those required medical evacuation and treatment in Germany or the United States. As of Feb. 16, 132 of those Soldiers had been enrolled in the program and have been getting active assistance.

Four Soldiers in the program, two medically retired and two still on active duty, shared their DS3 experiences at the round table.

Sgt. James Sides, a flight medic who suffered multiple brain bruises, a broken arm, internal injuries and several minutes under water after his helicopter crashed, credited the program with keeping his family together.

Part of the problem was his wife, Rebecca, having to make a lot of tough decisions alone as Sides was fighting for his life and then recovering from his injuries.

One of those decisions was whether to take Sides off life support when he was in a comma and not expected to survive. Other decisions included how to make the move from their Fort Carson, Colo., home to Wynne, Ark., when Sides was medically retired. Other problems included where to get marriage counseling and counseling help for their two children who were having difficulty accepting their father's changed life.

"I went thru the (Veterans Affairs), and did-

See Army DS3 on Page 4



Army identifies funding for Well-Being initiatives, priorities supporting an Army at war

Army Well-Being

The Department of the Army is continuing its efforts to pursue resources for Well-Being initiatives and programs that impact and support Soldiers and family members. Decisions on these initiatives were made based on recommendations and voting during the Well-Being General Officer Steering Committee (GOSC) March 4 at the Fort Belvoir Officers' Club.

All of the Well-Being programs that were considered for funding during the GOSC were linked to Standard of Living, Pride and Sense of Belonging and Personal Enrichment. The specific criteria used by voting members of the GOSC to prioritize those programs were: Directive by the Office of the Secretary of Defense and/or Congress; support and linkage to the Global War on Terrorism; feasibility of costs in relationship to the return on the program; and the overall impact on readiness.

Recommendations were forwarded by the GOSC to Army Budget officials for the approval of funding five Well-Being programs: Post-Deployment Care Management; Childcare for the Total Army; Victim Advocacy Program; Deployment Cycle Support Reporting; and Army Community Service Support.

The need to fund these initiatives was one of the key topics during the GOSC, which was chaired by Army Vice Chief of Staff Gen. George W. Casey, and hosted by the Deputy Chief of Staff for Personnel, G-1, Lt. Gen. Franklin Hagenbeck. Representatives from several Army installations, Major Army Commands (MACOMs) as well as Headquarters Department of the Army discussed and voted on several issues with overarching goals of prioritizing critical Well-Being programs, and approving actions to institutionalize the



Staff Sgt. Nate Orme

Spc. Kirk Jensen, of the 105th Personnel Services Detachment returns an identification card to a 1st Armored Division Soldier returning to Operation Iraqi Freedom from two weeks Rest and Recuperation Leave at Camp Wolf, Kuwait.

Well-Being management processes Armywide.

"Well-Being is about the Soldier; we must sustain the quality of this great force," Casey said during the GOSC. "We must examine assumptions, underlying existing requirements, and look for ways to realign resources to meet [the] primary Army tasks of providing quality forces and transforming.

Once approved, funding for these five programs will allow improvements or continuation of Several Well-Being initiatives, including:

- The continuation of Post-Deployment Care Management positions for 58 licensed clinical social workers to enhance the quality of deployment-related care for Operation Iraqi Freedom and Operation Enduring Freedom Soldiers (active-duty, mobilized Guard and reserve) and family members. This care is intended to reduce the difficulties experienced by Soldiers and families throughout the Army deployment cycle.

- Implementation of an Army-sponsored, community-based childcare pilot program that will offer geographically isolated, active-duty and reserve-component, Soldiers and their families, child-

care options regardless of their physical location.

- Ninety victim advocate positions to assist the Army with improving the management, tracking, follow-up and individual counseling for sexual assault and domestic violence incidents.

- Implementation of a new Deployment Cycle Support Reporting system that leverages Forces Command's (FORSCOM) new Dynamic Analysis Reporting Tool (DART) personnel mobilization accounting system. This system is to be fielded by June.

- Increased support to Army Community Service to provide support to families, as well as provide training for Family Readiness Group Leaders and Rear Detachment Commanders.

Additionally, several key Well-Being programs that also greatly benefit Soldiers, families, veterans and retirees have already been approved to receive some Fiscal Year 2004 funding to include:

- Additional Child and Youth Services (CYS) support for families worldwide to include reduced childcare fees for deployed active-duty Soldiers using Army CYS services; respite; reunion; contingency childcare for active and reserve families; as well as

youth outreach and school support services for active and reserve families.

- The Army has also extended its contract with Army One Source (AOS) – a pre-paid Soldier information phone and referral line, available 24 hours a day, seven days a week, with information, advice and support on a wide range of everyday issues, and private counseling for all Soldiers or families. Counseling services include individual, marital and family counseling.

- Additional Army Morale, Welfare and Recreation (MWR) support to deployed Soldiers and their families. This support includes Internet cafes, recreation kits, electronic game kits, book kits, commercial entertainment, Web-based services, a Read to Kids Program, message kiosks, a Fit to Fight Program and installation-level MWR support.

- Funding for guest protection at Armed Forces Recreation Centers.

- Re-opening of the Rest and Recuperation Leave Facility – The Van Stuben Hotel in Germany (maintenance, repair, re-installation of furniture, fixtures, equipment and operational costs).

- Continued funding for the U.S. Central Command Rest and Recuperation Leave Program with fully paid round-trip tickets to Soldiers' leave destinations.

"During this period of War, our services must be geared to the returning combat veterans, who in some instances may be traumatized," Casey said. "We must eliminate the stigma attached to their seeking help. I encourage innovative thinking that supports the Global War on Terrorism, and current-future deployment and redeployment challenges."

The Army will continue to pursue Fiscal Year 2005 supplemental funds to ensure the continuation of current and future Well-Being programs to enhance support of the Army's mission.



Force Stabilization increases readiness, predictability

By Joe Burlas
Army News Service

While the primary goal of stabilizing Soldiers is to increase the readiness of units for national security requirements, stabilization also supports Well-Being for Soldiers and their family members, Army officials said.

Force Stabilization is one of 16 focus areas Army Chief of Staff Gen. Peter Schoomaker identified last fall, in which the Army will work initiatives to remain ready and relevant in the near term and the future.

"We think by stabilizing the Army, where we don't move the Army every two to three years on an individual basis, but we keep people in place, develop cohesive, stable units, where spouses can work, where kids can go to school, where people can invest in homes and develop equity, stabilizes forces," Schoomaker told members of the House Armed Services Committee in late January. "It's better for the fighting forces. It's better for the families. And, it will increase our retention."

To stabilize Soldiers in the near term, the Army plans to implement two strategies – Home-basing and Unit Focused Stability, said Col. Paul Thornton who has been working the issue for the past 17 months as a member of the Unit Manning Task Force and chief of its successor, Task Force Stabilization.

Under Home-basing, all initial entry Soldiers initially assigned to selected installations will remain on their initial duty-assignment installation for six to seven years. This allows Army families time to grow communi-

ty roots and have a known family support structure in place if the Soldiers deploy, Thornton said.

Currently, the average assignment tour length for enlisted, initial-entry, Soldiers is about 31 months, said Brig. Gen. Sean Byrne, director of Military Personnel Policy, G-1.

Home-basing does not apply to midterm or career Soldiers, only initial entry Soldiers, Thornton said, but should eventually lead to return assignments to the Home-base.

Soldiers need to know that there may be a chance they'll have to do other things during their initial extended tour – short tours in Korea, Bosnia, Kosovo – but with Home-basing, they will return to their initial-assignment installations, Byrne said.

The six-to-seven-year career mark for ending Home-basing was established because its the point where Army manning needs, outside of tactical units, increases, Thornton said.

"It's the point where that initial entry officer has made captain, completed a company command, and the Army may need that officer as a Pentagon staff officer, an instructor at the schoolhouse, or to complete advanced civilian schooling," Thornton said. "The enlisted Soldier will have likely made sergeant by that time and is ready for assignment as a recruiter, drill sergeant or an instructor."

Leader development training, such as basic and advanced noncommissioned officer course, and the captain's career course should not be impacted by Home-basing, as Soldiers will be sent to that training on temporary duty.

Home-basing is set to start at selected

Forces Command installations with divisional brigade combat teams later this fiscal year. It will eventually include most FORSCOM bases in the United States and may include some combined FORSCOM and Training and Doctrine Command posts, Byrne said.

Under Unit Focused Stability, all members of a unit initially arrive at the same time and are stabilized in that unit for three years.

"Optimally, if you want to build unit cohesion, you keep members of a team together through training, deployment and employment," Thornton said.

The Army understands that unit losses occur due to medical, administrative, hardship or judicial issues, he said, so there is a plan for an annual package of replacements who would remain with the unit through the remainder of the 36 month unit lifecycle.

Individual replacements for key positions will be filled as required and requested by the unit.

A key aspect to Unit Focused Stability is that the most of these scheduled replacements joining the unit will be initial entry Soldiers.

The 172nd Infantry Brigade (Separate), at Fort Wainwright, Alaska, is the first unit to use Unit Focused Stability when it started the process to become the Army's third Stryker Brigade Combat Team last summer.

Unit Focused Stability will take longer to implement across the Army than Home-basing because of operational requirements and the need for coordination with multiple Army organizations for each unit transitioning to the new manning system, Thornton said.

Eventually, the Army plans to transition one brigade combat team a month, he said.

"We are increasing the readiness of the Army through stability and unit cohesion, while providing more predictability to Soldiers and their families," Byrne said. "We have always said that we enlist Soldiers and reenlist families."

Army DS3

From Page 2

n't get the answers to what I needed," Sides said. "I found the DS3 number, called and got what I needed."

DS3 made the counseling arrangements for Sides and his family, and called back with appointment times.

For Sgt. 1st Class Joseph Briscoe, a special forces Soldier, who lost his right arm below the elbow and nerve damage to his left arm due to wounds in Iraq, DS3 helped him understand how he might be able to stay in the Army, despite his wounds. Currently at Walter Reed Army Medical Center, Washington, D.C., as an outpatient, Briscoe is a 17-year Army veteran.

"I want to see it through to (a normal) retirement," Briscoe said.

Briscoe said he got briefed on his

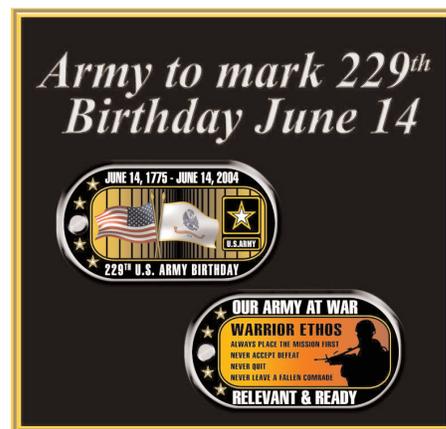
options of a medical retirement or working to meet the standards for a Medical Fitness Board, which might allow him to stay in the Army, shortly after arriving to Walter Reed while in a drug-induced haze from the pain killer medication he was on.

"Somebody checked the block that I got the briefing," Briscoe said, "but I really don't remember what was said."

When DS3 officials made initial contact with Briscoe, he asked for information on his options and got it.

While the initial focus for the program has been on OIF and OEF Soldiers, it is not limited to Soldiers from recent conflicts, Flowers said. He encourages any Army veteran who believes he or she is qualified for DS3 to call the Army Information Line.

For more information about DS3, visit the DS3 Web site – www.ArmyDS3.org.





Soldiers see barracks improvements after deployment

By Sgt. 1st Class Marcia Triggs
Army News Service

More than \$65 million is being spent on improving single-Soldier barracks while they are deployed to Iraq and Afghanistan.

Soldiers from Fort Riley, Kan., who served in Iraq, came home to freshly painted barracks, properly working lighting and plumbing fixtures, and new floors, said Lt. Col. Wesley Anderson, the director of Public Works at Fort Riley.

About 5,546 Soldiers will see

\$2.4 million in improvements at Fort Riley.

Other installations making improvements to Soldier barracks are Fort Campbell, Ky.; Fort Carson, Colo.; Fort Bragg, N.C.; forts Bliss and Hood in Texas.

Fort Hood is making the most improvements by upgrading the electrical systems in the barracks, said Donald LaRocque, Installation Management Agency's Public Works program manager.

"Soldiers now have audio-visual equipment, computers and

microwaves. The Directorate of Public Works is going to increase the current capacity so Soldiers can plug in more equipment without blowing the circuit breakers," LaRocque said.

Improving living conditions for single Soldiers has been a work in progress, but it's been accelerated to take advantage of empty barracks, LaRocque said.

LaRocque said that units will be rotating on a regular basis and a lot can be done over a year in an empty building.

In most cases changes were cosmetic and include having a cleaning crew come in, painting and hanging pictures.

More than \$8 million in new furniture was purchased at Fort Campbell, said Col. James Duttweiler, the post's DPW.

Soldiers returning from the second rotation of Operation Iraqi Freedom and the fifth rotation of Operating Enduring Freedom will also see significant improvements in their barracks when they return, LaRocque said.

New technology speeds prosthetic process, gives Soldiers choices

By Spc. Lorie Jewell
Army News Service

On the day Spc. Sean Lewis was to put on his first prosthetic leg, he discovered sometimes there is delayed gratification in healing quickly.

Lewis, 20, lost most of his right leg in a Jan. 21 mortar attack in Iraq. Since arriving at Walter Reed Army Medical Center, he has been focused on getting up on two feet again – even if one is artificial.

A plastic socket had to be made first. The socket fits over the residual limb, buffered by a silicone liner, and then attaches to the prosthetic. It's crucial for the socket to fit right, said prosthetist Dennis Clark.

Measurements of Lewis' residual limb – necessary to create the socket – were taken just five days before. But when Clark helped Lewis put the socket on, they discovered it was too loose. The residual limb had shrunk, which is normal as it heals.

By the next day, the limb shrank again. So much so, a new socket had to be made. Lewis, who wants to stay on active duty and resume running marathons, was eventually fitted with his prosthetic. He's pleased, but at the same time anxious to meet his goals.

"I've been asked how I'm healing so fast and I say, it's because I want to," Lewis said. "You can do anything your mind tells you you can do. I want to do everything I can to get as close as I can to how I was before."

Clark and other prosthetists know this attitude well; it's a common thread in the majority of Soldiers they work with.

"We tell them, don't worry, you'll get there," Clark said. "But it's going to take a few minutes."

The path to making a Soldier as whole as



Spc. Lorie Jewell

Prosthetist Dennis Clark adjusts the socket of a prosthetic leg for Spc. Sean Lewis, who was stationed at Fort Hood, Texas, with the 588th Engineer Battalion, 2nd Brigade, 4th Infantry Division, before he tried it on for the first time as his wife, Jessica, watches.

possible takes them through the hospital's Orthotics and Prosthetics laboratory, where prosthetists begin with a custom-made socket.

New technology – the Computer Aided Design and Computer Aided Manufacturing (CAD CAM) system – enables prosthetists to create the mold for a socket in 20 minutes or less, said research prosthetist Joe Miller. Making a plaster cast of the limb, produces the mold in a day or two.

"We've had this technology for about eight or nine months," he said. "It's really brought us forward in the care we provide, greatly reducing the turnaround time for sockets."

Next, a sheet of plastic is put in an oven until pliable, then formed over the foam mold. When cool, the socket is trimmed and sanded until smooth. Adjustments are made until it forms a snug, comfortable fit over the residual limb. The socket attaches to the prosthetic.

The aim is to have a Soldier fitted with an

initial prosthetic within 30 days of arriving at the hospital, said Ralph Urgolites, who heads the laboratory. Once they have a prosthetic that fits right, Soldiers move on to Occupational Therapy and Physical Therapy.

For Soldiers with upper extremity amputations, the hospital's protocol is to fit them with three different prosthetic arms – a computer-programmed myoelectric, body powered, and cosmetic. The myoelectric allows for more effortless movement than the body powered prosthetic, which is operated with a harness and pulley system.

There are times when a Soldier may prefer to use the body powered prosthetic because it's more durable and won't be damaged if it gets wet, unlike the myoelectric, Urgolites said. A staff artist creates a cosmetic prosthetic identical to the other limb, which may be used when appearance is desired over function.

"Some might say the cosmetic is unnecessary, but self-image is an important part in the Soldier accepting the prosthetic," Urgolites said. "If they view themselves as less than a whole person, they are more likely to reject a limb. It's not all about the money. It's about making the Soldier as whole as possible."

Soldiers with prosthetic legs have a choice of several different styles of feet.

"We let them pick and choose, get a feel for what's available and then decide what they like best," Miller said.

There is also opportunity for creative input in the appearance of the final socket, Miller said. A Soldier can opt to leave the clear plastic as is, or have special artwork added.

Spc. Sean Lewis, who was stationed at Fort Hood, Texas, in the 4th Infantry Division's 588th Engineer Battalion, has already decided what his final socket will look like. It will bear the Texas state flag and his unit patch.



Army deploys lighter, faster AKO

By Joe Burlas
Army News Service

Army Knowledge Online now offers a stripped-down version that loads up to 10 times faster than the regular service.

AKO Lite was developed in response to concerns of deployed Soldiers that AKO took too long to access and use, said Lt. Col. Kenneth Blakely, chief of AKO.

"The normal AKO is very heavy with lots of bytes to download," Blakely said. "Soldiers said they want something faster, so we made AKO Lite. AKO Lite contains access links to the most popular AKO features, like the Web-based e-mail and instant messaging systems, and is very close to the full AKO experience."

A large part of the downsizing



was getting rid of byte-hungry graphics. The AKO Lite homepage is about a third of the size of the regular version. Users can still access their knowledge collaboration centers via a link at the top of the page.

AKO Lite is part of an ongoing effort to make AKO useful and relevant, Blakely said.

Other initiatives that will be

implemented soon include:

- A server software upgrade that will deliver both AKO and AKO Lite twice as fast.
- Making the viewable area of the announcements section smaller with a scrolling text box.
- Updating all AKO pages with consistent colors and logos.
- Creating a new portal which allows AKO users to create their

own homepages that can be viewed by other AKO users.

Not all AKO changes have been widely received. Speaking about the early January Army announcement that limited where AKO Web-based e-mail could automatically be forwarded to, Blakely said it was to make AKO compliant with Army Regulation 25-2, Information Assurance, published in November.

"AR 25-2 specifically prohibits automatic e-mail forwarding to unofficial e-mail addresses," Blakely said. "You can still forward any AKO e-mail manually to an unofficial e-mail address if you want to after reading it; you just cannot have the system automatically do it for you."

As of mid-January, AKO had more than 1.6 million registered users.

A RADical way to find out about retirement

The Army has a RADical way for Soldiers, retirees and family members to get information on retirement benefits. Retiree Appreciation Days (RADs) are one or two-day seminars conducted annually at major Army installations to bring retirees, Soldiers and their families up-to-date information on the Army and on changes in retirement benefits.

RADs are put together by the Retirement Service Office (RSO) at the installation, often with the help of the installation retiree council and other retiree volunteers. RADs are one-stop shopping for retirees, Soldiers and family members who want to learn more about retirement benefits with guest speakers and displays covering topics such as health care, retired pay, Survivor Benefit Plan, veterans' benefits, Social Security, military legal aid, and how retirees can continue to serve the Army. Some RSOs are able to offer health fairs with blood pressure and other screening.

Think a RAD would be a good event for you and your family to visit? Here are upcoming RADs. For more information, contact the RSO sponsoring the event. You can get the RSO's number by calling the installation operator or by visiting the Army Retirement Services Web site at www.armyg1.mil/retire.
— Army Retirement Services

Installation Retiree Appreciation Day schedule

Apr. 15	Fort Monroe, Va.	Sept. 17-18	Fort Leonard Wood, Missouri
Apr. 24	Fort Jackson, S.C.	Sept. 18	Watervliet Arsenal, N.Y.
May 1	West Point, N.Y.	Sept. 18	Minneapolis, Minn.*
May 1	Fort Wainwright, Alaska	Sept. 18	Great Lakes, Ill.*
May 14	(<i>Tentative</i>) Fort Huachuca, Ariz.	Sept. 24	Fort Myer, Va.
May 14	Fort Lewis, Wash.	Sept. 25	Fort Dix, N.J.
May 15	Fort Buchanan, Puerto Rico	Oct. 2	Houston, Texas**
June 5	Monterey, Calif.*	Oct. 6	Fort Detrick, Md.
June 15-19	Fort Campbell, Ky.	Oct. 15-16	Oakdale, Pa.
June 19	Fort McPherson, Ga.	Oct. 16	Fort Monmouth, N.J.
Aug. 7	Tobyhanna Army Depot, Pa.	Oct. 16	Fort Richardson, Alaska
Aug. 21	Camp Ripley, Minn.*	Oct. 21-22	Fort Knox, Ky.
Aug. 28	Redstone Arsenal, Ala.	Oct. 22-23	Fort Rucker, Ala.
Sept. 3	Fort McCoy, Wisc.	Oct. 23	Rock Island, Ill.*
Sept. 10	Fort Riley, Kan.	Oct. 23	Fort Leavenworth, Kansas
Sept. 10-11	Fort Meade, Md.	Oct. 30	Fort Hamilton, N.Y.
Sept. 11	Fort Drum, N.Y.	Oct. 30	Fort Sam Houston, Texas
Sept. 11	Heidelberg, Germany	Oct. 30	Fort Polk, La.
Sept. 16-18	Fort Sill, Okla.	Oct. 30	Fort Carson, Colo.
Sept. 17	Duluth, Minn.*	Nov. 5	Fort Benning, Ga.
		Nov. 6	Aberdeen Proving Ground, Md.

- * Sponsored by Fort McCoy, Wisc.
- ** Sponsored by Fort Sam Houston, Texas.

DoD encouraging more servicemembers to invest in TSP

By Rudi Williams
American Forces Press Service

A money savvy Marine Corps sergeant serving in Iraq didn't wait to get back home to buy a shiny new car with his \$30,000 reenlistment bonus. Instead, he invested all of it into the Thrift Savings Plan (TSP).

"Assuming a 7 percent rate of return, his \$30,000 is projected to be \$345,000 by the time he reaches age 60," said Lt. Col. Janet Fenton, executive director of Armed Forces Tax Council. "If he continues to contribute to TSP throughout his career, he could have more than \$1 million saved by the time he retires."

A million dollars isn't anything to sneeze at, but Fenton and other defense officials see a big problem concerning TSP: not enough servicemembers taking advantage of what could be called manna from heaven.

"We're trying to convince people that TSP is a good vehicle for savings," Fenton said. "The great thing about TSP is that it's tax-

deferred in pretax dollar savings. So it comes out of your income and you're not taxed on it until you use that money later, hopefully in your retirement."

Fenton said the plan is also "a good idea for people who don't plan to make a career of the military, because they can take their TSP with them when they leave active duty."

Those who leave active duty before retirement could roll their TSP into a 401K plan of a new civilian employer. It could be put into an IRA, or even left in TSP, but no more funds could be added to the account.

"It would just sit there and grow tax-deferred," Fenton said. "I think most people would want to roll it over into some other vehicle that they could continue to contribute to."

More than 220,000 servicemembers signed up for TSP in 2002. That figure jumped to more than 390,000 at the end of the December 2003 open season.

That's a healthy increase, but defense officials would like to see thousands more use

TSP to save for their future.

"At the end of 2003, the Navy had 32.2 percent of its active-duty force enrolled in TSP," Fenton noted. "That's significantly higher than the other services."

Thrift Investment Board statistics show that the Air Force is second with 21.2 percent participation in TSP. The Army has 15 percent. The Marine Corps has 20.2 percent. The Coast Guard has 19.2 percent.

Fenton pointed out that the other two uniformed services, the Public Health Service and the National Oceanic and Atmospheric Administration, also participate in TSP. The health service has 56.4 percent participation and NOAA is at 68 percent.

Servicemembers who leave active duty and join the National Guard or reserve will still have TSP because they could invest in it whenever they're on active duty," Fenton noted. "They could even contribute a percentage of their weekend active duty pay."

"Once they contribute, they're putting in a percentage of their basic pay," Fenton explained. "So every time they're being paid basic pay, some percentage, whatever they selected, which is up to 9 percent, would go into their TSP."

The amount servicemembers are allowed to contribute and the percentage of pay they can invest increases annually. For example, through November 2003, it was 8 percent; beginning in December, the limit is 9 percent. The annual total of tax-deferred contributions can't exceed the Internal Revenue Code limit, which is \$12,000 for 2003 and \$13,000 for 2004.

Those who are contributing to TSP from their basic pay are allowed to contribute from 1 percent to 100 percent of any incentive or special pay, including bonus pay.

Deployed Soldiers can 'get out the vote' too

It is difficult while deployed to think about it, but our country is going through the process of peacefully deciding our political future.

With the Presidential elections coming in November, it is important for all citizens to voice their right to vote.

There is a government Web site – www.fvap.gov – that is devoted to assisting the Soldier in participating in the American Democratic Process.

Additionally, most military units have a voting assistance officer who has information on how you can participate.

Savings plan created for deployed Soldiers

Deployed uniformed servicemembers have the chance to earn a guaranteed 10 percent interest on their savings annually.

The Defense Finance and Accounting Service (DFAS) implemented the Savings Deposit Program in August 1990 for servicemembers serving in the Persian Gulf Conflict. This program has changed to include troops assigned to areas of operation outside the United States, and includes Operation Iraqi Freedom servicemembers assigned to a combat zone or in direct support of a combat zone.

"A servicemember can contribute up to \$10,000, but interest of 10 percent will not accrue after that amount," said Roger Castillo, program director for the program. "A member can participate in the program if the member is serving outside the United States or its possessions in support of Operation Enduring Freedom and has served at least 30 consecutive days in an area that has been designated as a combat zone or in direct support of a combat zone. Also, members serving on permanent duty assignment outside the United States or its possessions in support

of contingency operations and serving on active duty in the designated area for more than 30 days."

To make a deposit into the fund, troops are asked to contact their finance office. Withdrawing the money before leaving the combat zone is not authorized, unless there is an emergency. The last day to make a deposit into the fund is the date of departure, however, interest will accrue up to 90 days after return from deployment.

DFAS will post the savings deposit balance of active-component members to their Leave and Earnings Statement.

The DFAS provides responsive, professional finance and accounting services to the men and women who defend America. In fiscal year 2003, DFAS paid about 5.9 million invoices from defense contractors, disbursed more than \$416 billion and managed more than \$197.4 billion in military trust funds. For more about DFAS, visit the agency's Web site – www.dfas.mil.

– DFAS Public Affairs



Constituent Roundup

Active Duty

All Soldiers can now wear the U.S. flag insignia on the right shoulder of their utility uniform, as a reminder that the Army is engaged in a war at home and abroad.

Army Chief of Staff Gen. Peter Schoomaker approved the uniform item in February, and all Soldiers have until Oct. 1, 2005 to get the insignia sewn on their uniforms.

Enlisted Soldiers will be issued five flags from their unit, and commanders will make arrangements for getting the insignia sewn on. If Soldiers purchase the flags on their own, they will not be reimbursed.

The only flag authorized for wear is the reverse-field flag in red, white and blue. All other flags are in violation of U.S. code. Individuals should comply with Army Regulation 670-1, "Wear and Appearance of the Army Uniform and Insignia."

– *Army News Service*

National Guard

Governors will be able to call on at least 50 percent of their National Guard forces for homeland defense missions and other state emergencies because of a plan to realign Guard units during the next few years, the chief of the National Guard Bureau said recently.

The intent is to have no more than 50 percent of the 460,000-member Guard force involved in the nation's warfighting effort at any given time. That way, between 50 and 75 percent of the force can be available "on a no-notice, immediate basis" for missions on their home turf, Lt. Gen. H. Steven Blum told the commanders in chief of the 54 states and territories during the National Governors Association's winter meeting in Washington.

– *National Guard Bureau*

Army Reserve

The Army Reserve Web site – www.army.mil/usar – launched recently with a new look, completing the first part of a three-phase update project. The new design provides relevant information in an easy-to-use format.

The goal of Phase 1 was to establish a new look and navigation for the site, making it more user-friendly to all audiences, both inside and outside the Army Reserve. Phases 2 and 3 will provide information on regional and subordinate commands and expand the resources and information available to Soldiers and commanders.

– *Army Reserve magazine*

Civilian Employees

The Thrift Savings Plan (TSP) Open Season for civilian employees will close June 30. Federal Employees Retirement System (FERS) employees may contribute up to 14 percent of their base pay and Civil Service Retirement System (CSRS) employees may contribute up to 9 percent. The Internal Revenue Service elective deferral limit for 2004 is \$13,000.

Department of the Army civilian employees may visit the Army Benefits Center-Civilian (ABC-C) Web site – www.abc.army.mil, or use the Interactive Voice Response System (IVRS) at 1-877-276-9287, or 1-877-276-9833 to make TSP Open Season elections.

– *Office of Personnel Management*

Retirees

The Army Career and Alumni Program's (ACAP) employment assistance services have been extended on a "Space-Available" basis to all Army retirees and their eligible family members for life, James T. Hoffman, ACAP Director, announced recently. This lifetime extension of ACAP services is available only to Army retirees and their eligible family members (those with military ID cards).

Army retirees may return to any ACAP center to receive employment assistance along with their eligible family members. These services include: preparing resumes; polishing interviewing skills; and attending special workshops. Even if you don't live near an ACAP Center, you can remain in contact with a counselor by e-mail, fax and phone.

ACAP will not be considered a retirement "benefit", but rather a service to retirees that will continue as long as it is resourced. ACAP will provide appointments to the retired com-

munity based on their daily workload of serving active-duty Soldiers first.

Furthermore, ACAP policy allows veterans and other military service retirees extended ACAP services for up to 180 days after separation or retirement.

For more information, visit the ACAP Web site – www.acap.army.mil. The site also includes a list of the Army installations with ACAP offices, a list of job fairs and tips on finding a job.

– *Army Retirement Services*

Veterans

The National Personnel Records Center (NPRC) is working to make it easier for veterans with Internet access to obtain copies of documents from their military files.

Military veterans, and the next of kin of deceased former servicemembers, can use a new online military personnel records system to request documents. Others who need documents must still complete the Standard Form 180, which can be downloaded from the National Archives and Records Administration (NARA) Web site – www.archives.gov/research_room/vetrecs/index.html.

The new Web-based application was designed to provide better service on these requests by eliminating the records center's mailroom processing time. Also, because the requester will be asked to supply all information essential for NPRC to process the request, delays that normally occur when NPRC has to ask veterans for additional information will be minimized.

Veterans and next of kin may access this application, and find more information from the NARA Web site.

– *Army Retirement Services*

Army Families

The Well-Being Liaison Office recently launched Army Families Online – www.wblo.org. This site now serves as the principal information resource for all members of the Army Family.

Army Families Online proudly serves the Army's most precious Soldier Support System – Army Families.

– *Well-Being Liaison Office*