



# DEPLOYMENT HANDBOOK FOR FAMILIES

4<sup>th</sup> Battalion 31<sup>st</sup> Infantry



*“Pro Patria”*

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# **THE SOLDIERS' CREED**

I am an American Soldier.

I am a Warrior and member of a team. I serve the people of the United States and live the Army Values.

*I will always place the mission first.*

*I will never accept defeat.*

*I will never quit.*

*I will never leave a fallen comrade.*

I am disciplined, physically and mentally tough, trained and proficient in my warrior tasks and drills. I always maintain my arms, my equipment and myself.

I am an expert and I am a professional.

I stand ready to deploy, engage, and destroy the enemies of the United States of America in close combat.

I am guardian of freedom and the American way of life.

I am an American Soldier.

## **ARMY VALUES**

Loyalty

Duty

Respect

Selfless-Service

Honor

Integrity

Personal Courage

# Polar Bear Poem

*I am the 31st Infantry  
Pro Patria!*

*I am the 31st Infantry - the Polar Bear! Born in Manila, I guarded America's distant outposts. Wherever peace was challenged on Asia's troubled shores, I met the enemy face to face, locked with him in mortal combat, and passed the test of valor. All for my country.... Pro Patria!*

*In far Siberia, I guarded Vladivostok's streets, secured the Suchan mines, and patrolled the great Trans-Siberian railroad. Across the frozen wastes, I chased the Bolshevik rabble, guarded my back against Cossack and Japanese treachery, and spilled my first blood in the wintry dawn of a new age. As the red tide swept across Siberia, I stood victorious in every fight. I became the Polar Bear!*

*When I returned to Manila in the warm and pleasant land of my birth, the great Pacific remained uncalm. From the north, the distant drums of war rose to a crescendo as the rising sun cast its glare on China's vulnerable shore. I sailed to Shanghai in '32 and dared the invader to step across my line. My untrusted ally was now my enemy. I shouted, beware the Polar Bear...Pro Patria!*

*Samurai soldiers of the rising sun flashed their mighty swords, but defeat would be their destiny. In a decade, their silver wings darted out of the clouds and shattered the Philippine dawn. From Cuartel de Espagna and Estado Mayor in Manila's Post, I raced to meet the foe. At Abucay Hacienda and on the slopes of Mount Samat, I gave Japan its first bitter taste of my steel. Never disturb me, I am the Polar Bear!*

*"No mama, no papa, no Uncle Sam", forgotten, starved, sick, with clothing torn, and bullets gone, I gave my last full measure of devotion on Bataan. I sadly burned my proud colors and buried the Shanghai bowl with my eye on tomorrow. Growing smaller by the day, I trod the death march, struggled for life at Cabanatuan, and sailed the stinking hell ships to the factories and mines of the "Greater East Asia Co-Prosperity Sphere". One of every three would fall along the way, but wherever one survived, the Polar Bear's heart lived on!*

*Born anew in '46, I took my place in the "land of the morning calm". Again from the north, the war cry rang, coming ominously on a chill wind as I patrolled Korea's hills. In '48, I left that place to occupy the defeated land of my former tormentor. At Camp Crawford on Hokkaido, I warily watched restless Red armies gathering strength across the Sea of Japan. I shouted, do not provoke me... I am the Polar Bear! But provoke me they did and I returned. At Inchon, I turned the North Korean flank, raced into burning Osan, and closed the invader's back door. As cold winter winds blew, I went ashore at Iwon and marched toward the Yalu. Across a hundred miles of icy hills, I fought, froze, and finally retreated as China's masses descended from Manchuria. At bloody Chosin, two of every three would fall, but I survived to fight again. Beware the wounded Polar Bear!*

*At Hwachon and Kumhwa, I stopped the Red tide and recaptured my pride. On Triangle Hill, Old Baldy, OP Dale, Pork Chop Hill, and many more, I dug in deep, stood my ground, paid the price in blood, licked my wounds, and fought the swarming Chinese to a standstill. When peace*

*returned to the land of the morning calm, I was among the few selected to stay and defend that blood soaked ground. I stood my watch proud and strong, for I am the Polar Bear.*

*I formed battle groups of the atomic age in '57. As a reservist in California, air mobility's pioneer at Fort Rucker, and Seoul's guardian on Korea's DMZ, I ushered in a new era. With one foot in America, part of*

*me came home for the first time, "America's Foreign Legion" no more. In peace, as in war, I soldiered with pride and prepared for a future war that, as always, came too soon.*

*When war's claxon sounded in far-off Vietnam, I answered the call. At Fort Devens and Fort Lewis I raised my head, learned my lessons well, and went straight and true to the sound of the guns. In War Zone C, the Mekong Delta, Cholon, Hiep Duc, the Que Son Valley, bloody Long An, the Plain of Reeds, Mount Nui Chom, and Cambodia, I answered bullet for bullet, patrolled the highlands and wetlands, and gave no ground. The sad saffron flag had no better friend than the Polar Bear!*

*At home again, I taught my lessons at the schools of Infantry and Artillery and the National Training Center. At Fort Ord and Korea, I served with the Bayonet and Indianhead Divisions. My colors furled briefly in '95, but my spirit would not die. The ghosts of a thousand battles summoned me back and I returned. I stood with the Division of Mountaineers at Fort Drum to await my country's summons.*

*The call came soon. In Bosnia, I protected the victims and separated foes bearing hatreds of a thousand years. When treachery struck the twin towers of New York and the seat of our defenses, I again answered the call, chasing a determined foe from Afghan heights. I came home but did not rest. In Afghanistan, Iraq, Djibouti, and at Ft Drum, I planted my feet on three continents at once, a feat matched by none.*

*To Baghdad, the shrine of Khadamiyah, and the fertile groves along the Euphrates, I came again...and yet again. Again I fought, I bled, and turned the "Triangle of Death" into a land of tranquility. No one could ask for more of our nation's*

# ARMY FAMILY COVENANT

WE RECOGNIZE...

THE COMMITMENT AND INCREASING SACRIFICES THAT OUR FAMILIES ARE MAKING EVERY DAY.

THE STRENGTH OF OUR SOLDIERS COMES FROM THE STRENGTH OF THEIR FAMILIES. WE ARE COMMITTED TO...

PROVIDING SOLDIERS AND FAMILIES A QUALITY OF LIFE THAT IS COMMENSURATE WITH THEIR SERVICE.

PROVIDING OUR FAMILIES A STRONG, SUPPORTIVE ENVIRONMENT WHERE THEY CAN THRIVE.

BUILDING A PARTNERSHIP WITH ARMY FAMILIES THAT ENHANCES THEIR STRENGTH AND RESILIENCE.

WE ARE COMMITTED TO IMPROVING FAMILY READINESS BY:  
STANDARDIZING AND FUNDING EXISTING FAMILY PROGRAMS AND SERVICES  
INCREASING ACCESSIBILITY AND QUALITY OF HEALTH CARE  
IMPROVING SOLDIER AND FAMILY HOUSING  
ENSURING EXCELLENCE IN SCHOOLS, YOUTH SERVICES AND CHILD CARE  
EXPANDING EDUCATION AND EMPLOYMENT OPPORTUNITIES FOR FAMILY MEMBERS

KENNETH O. PRESTON  
SERGEANT MAJOR OF THE ARMY  
PETE GEREN  
SECRETARY OF THE ARMY  
GEORGE W. CASEY, JR.  
GENERAL, UNITED STATES ARMY  
CHIEF OF STAFF

# Notification of Departure from Area

Dear Families,

It is important to inform the Rear Detachment if you leave the area whether you relocate, go on vacation, or just on a short trip. Battalion needs to be able to contact you in case of an emergency, as well as you need to be able to contact Rear Detachment at anytime.

If you are unable to contact Rear Detachment with your new contact information, please fill out this form and mail it to Rear Detachment. You can also inform your FRG Leader or your "Point of Contact to relay the information:

Mail to: Rear Detachment Commander  
4<sup>th</sup> Battalion, 31 Infantry Regiment  
Bldg. 10230 North Riva Ridge Loop  
Ft. Drum, NY 13602

OR

E-mail to: FRG Leader for your Company

This is my new contact information:

Soldier's name & Company: \_\_\_\_\_

Name: \_\_\_\_\_

Forwarding Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Telephone number: \_\_\_\_\_

Departure date: \_\_\_\_\_

Expected return date: \_\_\_\_\_

# QUICK REFERENCE EMERGENCY INFORMATION

Soldier's Full Name: \_\_\_\_\_

Soldier's Rank: \_\_\_\_\_ Soldier's Social Security Number: \_\_\_\_\_

Soldier's Date of Birth: \_\_\_\_\_ Soldier's Place of Birth: \_\_\_\_\_

Soldier's Unit Name: \_\_\_\_\_ Unit Phone: \_\_\_\_\_

Immediate Supervisor: \_\_\_\_\_

Platoon: \_\_\_\_\_

Company Commander: \_\_\_\_\_

Rear Detachment Commander: \_\_\_\_\_

Rear Detachment Commander's Phone: (work) \_\_\_\_\_ (Cell) \_\_\_\_\_

E-mail: \_\_\_\_\_

Family Readiness Group Leader: \_\_\_\_\_

Family Readiness Group Leader's Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Rear Detachment Chaplain & Phone: \_\_\_\_\_

Battalion Staff Duty Phone: \_\_\_\_\_

Soldier's Mailing Address: \_\_\_\_\_

\_\_\_\_\_

My Brigade/ Battalion Family Readiness Assistant's Name (FRSA): \_\_\_\_\_

My Brigade/ Battalion Family Readiness Assistant's Phone No: (Work) \_\_\_\_\_ (Cell) \_\_\_\_\_

MILITARY ONE SOURCE: 1-800-342-9647 / [www.militaryonesource.com](http://www.militaryonesource.com)

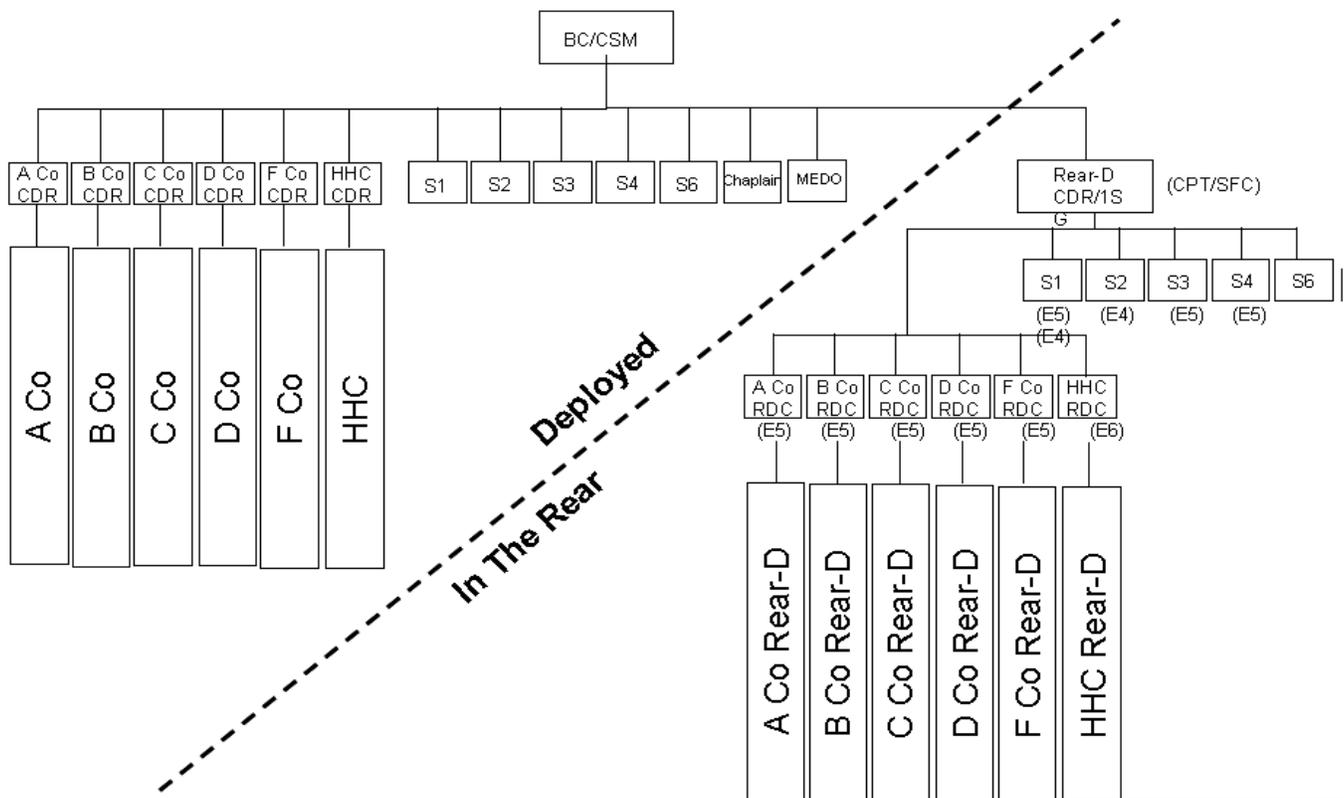
*Please remember these numbers are confidential and should not be used for solicitations or mailing lists of any kind.*

# Quick Reference Phone Numbers

## Staff Duty Phone Guide

Battalion Staff Duty.....	(315) 772-7511
HQ & HEADQUARTERS Company (HHC).....	(315) 772-4550
ALPHA Company.....	(315) 772-4652
BRAVO Company.....	(315) 772-9992
CHARLIE Company.....	(315) 772-8691
DELTA Company.....	(315) 772-4050
FOXTROT Company.....	(315) 774-2333

Below is an organizational chart for the Battalion Rear Detachment.



- Rear-D will secure Chaplain support from BDE Rear-D or Garrison Command
- POCs for Company FRG Leaders are Company RDC and BN FRG Leader
- POCs for BN FRG Leader are FRSA and BN Rear-D CDR

KEY	
S1	– Personnel
S2	– Intel
S3	– Ops
S4	– Supply
S6	– Commo



**LIEUTENANT COLONEL RICHARD G. GREENE JR., USA  
Commander, 4<sup>th</sup> Battalion, 31<sup>st</sup> Infantry Regiment  
2d Brigade Combat Team, 10<sup>th</sup> Mountain Division  
(Light Infantry)**

In 1989, Lieutenant Colonel Richard Greene was commissioned into the Infantry as a Distinguished Military Graduate from the Reserve Officer Training Corps program at Loyola College in Baltimore, Maryland.

After attending the Infantry Officer Basic at Fort Benning, Georgia, Lieutenant Greene was assigned to the 25<sup>th</sup> Infantry Division (Light) at Schofield Barracks, Hawaii in January of 1990. There he was assigned to the 1<sup>st</sup> Battalion, 27<sup>th</sup> Infantry Regiment and served as a platoon leader, company executive officer, and adjutant.

In 1994, Captain Greene returned to Fort Benning to attend the Infantry Officer Advanced Course and was assigned to the 10<sup>th</sup> Mountain Division (Light Infantry) at Fort Drum, New York. Serving as the Logistics Officer for the 2d Battalion, 87<sup>th</sup> Infantry, he deployed to Haiti in support of OPERATION UPHOLD/RESTORE DEMOCRACY. In 1995, Captain Greene assumed command of Alpha Company, 2<sup>d</sup> Battalion, 14<sup>th</sup>

Infantry; then commanded the Battalion's Headquarters Company.

After leaving Fort Drum in 1997, Captain Greene commanded a training support company assigned to the 191<sup>st</sup> Training Support Division at Fort Lewis, Washington. In this position, he provided training support to reserve component light and mechanized infantry units in the Pacific-Northwest.

In 1999, Captain Greene was selected to serve as the Executive Assistant to the Director of Joint Experimentation (J9) at United States Joint Forces Command in Norfolk, Virginia. After being promoted to major in April of 2000, he was assigned as a Domestic Support Operations Officer in the USJFCOM Operations Directorate (J3) and attended the Joint Forces Staff College.

After attending the Command and General Staff College at Fort Leavenworth, Major Greene was assigned to the 172d Stryker Brigade Combat Team at Fort Wainwright, Alaska. He served as the Operations Officer and Executive Officer for the 2<sup>nd</sup> Battalion, 1<sup>st</sup> Infantry Regiment; deploying to Mosul Iraq in Support of OPERATION IRAQI FREEDOM. He was promoted to lieutenant colonel in February of 2006.

After returning from Iraq, Lieutenant Colonel Greene served as a Command and Control Observer/Trainer assigned to the Army's Battle Command Training Program at Fort Leavenworth, Kansas.

After returning to Fort Drum in July of 2007, LTC Greene has served as the Assistant Chief of Staff for Current Operations in the 10<sup>th</sup> Mountain Division's Operations (G3) Section.

Lieutenant Colonel Greene holds a Bachelor of Arts Degree in Political Science from Loyola College and a Master of Military Arts and Sciences Degree from the Army Command and General Staff College.

His awards and decorations include the Bronze Star Medal, The Defense Meritorious Service Medal, The Meritorious Service Medal (3d Oak Leaf Cluster), The Joint Service Commendation Medal, the Army Commendation Metal (2d Oak Leaf Cluster), The Joint Service Achievement Metal, and the Army Achievement Medal (1<sup>st</sup> Oak Leaf Cluster), the Combat Infantryman Badge, the Expert Infantryman Badge, the Basic Parachutist Badge, the Air Assault Badge, and the Ranger Tab.

Lieutenant Colonel Greene is married to Lieutenant Colonel Michelle Louise Ryan, the Deputy Staff Judge Advocate for the 10<sup>th</sup> Mountain Division. He is a native of Silver Spring, Maryland.



**COMMAND SERGEANT MAJOR ALEXANDER JIMENEZ, USA  
CSM, 4<sup>th</sup> Battalion, 31<sup>st</sup> Infantry Regiment  
2d Brigade Combat Team, 10<sup>th</sup> Mountain Division  
(Light Infantry)**

CSM Alexander Jimenez entered the Army in 1979; he attended Basic Training at Ft Knox, KY and Advance Individual Training at Ft Benning, GA as an 11B, Infantryman.

CSM Jimenez previous assignments include A Company, 1st Bn, 22nd In, Ft Carson, CO; B Company, 1st Bn, 13th In, Baumholder, Germany; B Company, 6th Bn, 31st In, OPFOR), Ft Irwin, CA; B Company, 4th Bn, 8th In, Mannheim, Germany; Light Fighters School, Ft Drum, NY; A Company, 5th Bn, 14th In, Scofield Barracks, HI; B Company, 1st Bn, 32nd In, Ft Drum, NY; C Company, 1st Bn, 61st In, Ft Jackson, SC; B, HHC, 2nd Bn, 22nd In, Ft Drum, NY; C, HHC, 1st Bn, 87th In, Ft Drum, NY. In addition to this he has served in Operation Restore/Uphold Democracy, Operation Enduring Freedom 4 and Operation Iraqi Freedom 4.5.

CSM Jimenez has served in every position in the Infantry from rifleman to Battalion Command Sergeant Major. He has also served as a Drill Sergeant and an Instructor of small unit tactics. CSM Jimenez's military education includes the Primary Leadership Development Course, the Basic and Advance Non-Commissioned Officers Course, US Army Drill Sergeants School, Air Assault Course, Instructors Course, First Sergeants Course and the United States Army Sergeants Major Academy.

CSM Jimenez awards and decorations include a Bronze Star Medal, Meritorious Service Medal (4 OLC), Army Commendation Medal (4 OLC), Army Achievement Medal (12 OLC), Good Conduct Medal (8th Award), National Defense Medal with Bronze Star, Armed Forces Expeditionary Medal (2nd Award), Global War on Terrorism Medal, Global War on Terrorism Expeditionary Medal, NATO Medal, NCO Professional Development Ribbon (Numeral 3), Army Service Ribbon, Overseas Service Ribbon (3 Award), Air Assault Badge, Drill Sergeant Badge, Expert Infantryman's Badge and the Combat Infantryman's Badge

# NOTES

# History of the 4-31 Infantry Regiment

## The Beginning

The 31st Infantry Regiment was formed at Ft William McKinley, Philippine Islands on August 13, 1916. In the spring of 1918, the 31st moved from Manila's tropics to the bitter cold of Siberia. Its mission, left vague by a deeply divided administration, was ostensibly to prevent Allied war material left sitting on Vladivostok's docks from being looted. For the next 2 years, the 31st and its sister regiment, the 27th Infantry, fought off bands of Manchurian and Cossack bandits and Red revolutionaries plundering the Siberian countryside and trying to gain control of the Trans-Siberian Railroad. They also dissuaded their 40,000 Japanese "allies" from taking control of Russian territory. When the smoke cleared, 16 members of the 31st had earned the Distinguished Service Cross and 32 were killed in action in a two-year war few Americans even knew was being fought. For its Service in Siberia, the 31st Infantry became known as "the Polar Bear regiment", adopting a silver polar bear as its insignia.

## The Philippines

Returning to the Philippines in 1920, the 31st garrisoned the old walled city of Manila until February 1932 when Japanese troops invaded China. Reinforcing the 4th Marines and a predominantly British International Force, the 31st Infantry deployed hastily by sea to protect Shanghai's International Settlement. Although adjacent parts of Shanghai were demolished by fierce fighting between Japanese and Chinese troops, the International Settlement remained an island of security. By April, some officers sent for their families from Manila and billeted them at a hotel in the International Settlement. When the crisis passed, the 31st returned to Manila in the summer of 1932. Before departing Shanghai, the regiment's officers commemorated the mission by purchasing a silver punch bowl and 29 ornamental cups at a cost of \$1600. The set became the regiment's most cherished possession.

On December 8, 1941, Japanese planes attacked U.S. military installations in the Philippines. A 31st Infantry sergeant on detail at Camp John Hay became the campaign's first fatality. After landing in northern and southern Luzon, the Japanese pushed rapidly toward Manila, routing a hastily formed Philippine Army units that had little training and few heavy weapons. The 31st Infantry covered the withdrawal of American and Philippine forces to the Bataan Peninsula. Unfortunately, the peninsula had not been provisioned with food and medicine and no help could come in from the outside after much of the Pacific fleet was destroyed at Pearl Harbor and mid-ocean bases at Guam and Wake were lost. Despite starvation, disease, no supplies, obsolete weapons, and often inoperative ammunition, the peninsula's defenders fought the Japanese to a standstill for 4 months, upsetting Japan's timetable for Asia's conquest. When MG King announced he would surrender the Bataan Defense Force on April 9, 1942, the 31st Infantry buried its colors and the cherished Shanghai Bowl to keep them out of enemy hands. Most of the campaign's survivors were herded into columns and marched 68 miles north to Camp O'Donnell. More died of exhaustion, disease, and random execution by their captors. Their trek, marked by the extreme brutality of their Japanese guards, became known as the Bataan Death March. Not all of the 31st's survivors surrendered. Some managed to link up with bands of their comrades or Filipino guerillas to continue hindering the Japanese in any way they could. Those too weak to run or just plain unlucky were summarily executed if captured later. Some of the 31st's survivors escaped to continue resisting, but most underwent brutal torture

and humiliation on the Death March and nearly 4 years of captivity. Twenty-nine of the regiment's members earned the Distinguished Service Cross and one was recommended for the Medal of Honor, but the entire chain of command died in captivity before the medal recommendation could be formally submitted. Roughly half of the 1600 members of the 31st Infantry who surrendered at Bataan perished while prisoners of the Japanese.

## **Korea**

In January 1946, General MacArthur restored his former guard of honor to active service at Seoul, Korea, assigning the 31st to the 7th Infantry Division. For the next 2 years, the 31st Infantry performed occupation duty in central Korea, facing the Soviet Army across the 38th Parallel. In 1948, the occupation of Korea ended and the regiment moved to the Japanese island of Hokkaido, occupying the land of its former tormentor. When North Korean troops invaded South Korea in the summer of 1950, the 31st Infantry was stripped to cadre strength to reinforce other units being sent to Korea. In September, the 7th Infantry Division was restored to full strength with replacements from the U.S. and Koreans hastily drafted by their government and shipped to Japan for a few weeks training before returning to their homeland as members of American units. The 31st Infantry returned to Korea as part of MacArthur's Inchon invasion force.

In November 1950, the 31st Infantry made an amphibious assault, landing at Iwon, not far from Vladivostok, where the 31st had fought just 30 years before. With North Korean resistance shattered, UN troops pushed toward the Yalu River. When Chinese troops swept down from Manchuria, they surrounded a task force led by the 31st Infantry's commander, COL Alan MacLean. COL MacLean and his successor, LTC Don C. Faith, were both killed during the ensuing battle. LTC Faith won the Medal of Honor for his gallant attempt to lead the command to safety. Only 385 of the task force's original 3200 members survived.

The 31st Infantry was far from finished. The regiment was evacuated from North Korea by sea to Pusan. There it rebuilt, retrained, and refitted and was soon back in combat, stopping the Chinese at Chechon, South Korea and participating in the counteroffensive to retake central Korea. Near the Hwachon Reservoir, two members of the regiment earned the Medal of Honor in some of the war's most determined offensive combat. By the summer of 1951, the line stabilized near the war's start point along the 38th Parallel. For the next two years, a seemingly endless series of blows were exchanged across central Korea's cold, desolate hills. Names like Old Baldy, Pork Chop Hill, Triangle Hill, and OP Dale are among the war's most famous battles; all fought by the 31st Infantry and bought with its blood. By the war's end, the 31st Infantry had suffered many times its strength in losses and five of its members had earned the Medal of Honor.

## **Reorganization**

After the war, the 31st Infantry Regiment remained in Korea until the Army reorganized all infantry regiments into battle groups in 1957. The 1st Battle Group, 31st Infantry, representing the only regiment that had never served in the continental United States, remained in Korea with the 7th Infantry Division. In 1958, the 2d Battle Group 31st Infantry was formed at Ft Rucker, Alabama, planting the proud regiment's flag on the U.S. homeland for the first time in its history. In 1959, the 3d Battle Group, 31st Infantry was formed in the Army Reserve in southern California as part of the 63d Infantry Division. When the Army abandoned battle groups in favor

of brigades and battalions in 1963, the 31st Infantry's 1st and 2d Battalions were reactivated in Korea, the 3d Battalion remained in the Army Reserve, and the 5th Battalion replaced the 2d Battle Group at Fort Rucker. When the war in Vietnam came, two more battalions of the 31st Infantry were formed. The 4th Battalion was formed at Fort Devens, Massachusetts in 1965, and the 6th Battalion was formed at Fort Lewis, Washington in 1967.

## **Vietnam**

The 4th Battalion deployed to Vietnam in the spring of 1966, operating initially in War Zone D and around Tay Ninh near the Cambodian border. In 1967, the Battalion moved north to reinforce form the 23d "Americal" Division. Operating at Quang Ngai, Chu Lai, and the Que Son Valley for the rest of the war, the 4th Battalion fought to keep Viet Cong guerillas and the North Vietnamese

Army from capturing the coastal lowlands. Two of the battalion's members earned the Medal of Honor almost a year apart near the bitterly-contested village of Hiep Duc. When American forces departed, the 4th Battalion 31st Infantry was part of the last brigade to leave Vietnam. It was inactivated in 1971.

The 6th Battalion was sent to Vietnam in the spring of 1968, arriving just in time to help recapture Saigon's suburbs during the enemy's abortive May offensive. For the next two years, the 6th Battalion fought all across the Mekong Delta and the Plain of Reeds. When the 9th Infantry Division departed in 1969, the 6th Battalion 31st Infantry formed the nucleus of a 1200 member task force under LTC Gerald Carlson, to cover the Division's departure. Task Force Carlson established a reputation as perhaps the most aggressive and successful battalion in the Division's history. Remaining in Vietnam, the 6th Battalion crossed into Cambodia in May 1970, making the famed "Seminole Raid" to seize and destroy a huge enemy base area bordering the Plain of Reeds. The battalion returned to Fort Lewis for inactivation in October 1970.

### **Late 20th Century**

In 1971, the 2d Battalion was inactivated in Korea. The 1st Battalion remained in Korea, however, serving there until its inactivation in 1987. It had never served in the continental United States. In 1974, the 2d Battalion was reactivated at Fort Ord, CA where it remained until its inactivation in 1988. The 4th Battalion was reactivated at Fort Sill, OK to support the Field Artillery School and the 6th Battalion was reactivated at Fort Irwin, CA; serving there until its inactivation in 1988. In 1995, the 4th Battalion was inactivated at Ft Sill and reactivated as part of the 10th Mountain Division at Ft Drum, New York the following April. It is now the regiment's only remaining battalion.

In 1999, the 4th Battalion, 31st Infantry Regiment "Polar Bears" were called upon to ensure the peace between the warring factions of the former Yugoslavia. The proud and battle worn colors of the 31st were once again unfurled in a foreign land—this time in Bosnia—returning as the 20th Century came to an end.

### **The Global War on Terror**

In September and October 2001, the Polar Bears were called to participate in the nation's War on Terror. From Maryland to Kuwait, Qatar and Uzbekistan, the 31st protected American forces and facilities from terrorist attack. As America and its coalition partners struck back, the Polar Bears deployed to Afghanistan, fighting in the Shah-I-Kowt Valley region and successfully

eliminating it as a safe haven for terrorists.

In March 2003, B/4-31 deployed in support of Operation Iraqi Freedom in order to conduct base defense and combat operations for CJTF-Arabian Peninsula. In May 2003, C/4-31 and the Battalion's Mortar Platoon deployed to the Horn of Africa to conduct operations in Djibouti and Ethiopia in support of Operation Enduring Freedom for CJTF Horn of Africa. A/4-31 and HHC/4-31 deployed to Kabul, Afghanistan to conduct security operations for CJTF-Phoenix which was training the Afghan National Army (ANA). Select members of the Battalion were also designated as trainers for the ANA.

In May 2004, the Polar Bears again deployed with the 2nd BCT in support of Operation Iraqi Freedom. Upon completion of training at Kuwait, the Task Force assumed responsibility for conducting combat operations in the Taji, Saba al Boor, Al Rasheed, Kadhamiya, Abu Ghraib, and Yusufiyah districts of Baghdad. The most significant event for the Battalion was during the first ever Iraqi National Elections, when TF 4-31 provided polling centers in the Kadhamiya area with security and other force protection measures. The Battalion was then called upon to secure the Abu Ghraib Internment Facility from attacks. Before redeployment the Battalion conducted task force level air assaults and raids in enemy strongholds

south of Baghdad. TF 4-31 returned to Fort Drum in June 2005, where they continued to train and prepare for the next call to battle.

Task Force 4-31 deployed again to Iraq for 15 months, beginning 16 August 2006. The 809 member task force was their Brigade's main effort and was given the daunting task of establishing the first permanent Coalition Force presence in the Sunni region south of Baghdad frequently referred to as the "Sunni Triangle of Death." Working daily with their sister Iraqi Army battalion to re-establish the rule of law and the legitimacy of local Iraqi Forces to the area, Task Force 4-31 became a model vehicle of contemporary counterinsurgency theory and practice. They established six patrol bases, 17 battle positions, assisted the Iraqi Army in the establishment of many more. They conducted over 50 air assaults and three amphibious operations, and fired nearly 400 counter-fire artillery missions against enemy forces and in support of troops in contact. TF 4-31 killed or wounded 51 insurgents and captured 148, while aiding the Iraqi Army in the capture of over 1,500 additional insurgents. While actively hunting insurgents, the Soldiers of TF 4-31 set about improving the community, aiding in the improvement of schools, roads, irrigation canals, community centers, and emplacing solar power street lights. While completing their mission, Task Force 4-31 suffered 24 Soldiers killed in action. Five of those Soldiers, all belonging to D/4-31, were killed on May 12, 2007 when their observation post was attacked by insurgents in a pre-dawn raid. Two additional Soldiers at that position, SPC Alex Jimenez and PFC Byron Fouty, were captured during that attack and are still missing. The Polar Bears, earned two Silver Stars and the Battalion was nominated for a Valorous Unit Award. Task Force 4-31 returned to Fort Drum in November 2007 to take a well-earned respite as they reset and trained for future combat operations.



### 31st Infantry Coat of Arms

Blazon:

Shield: Azure, a sea lion Or grasping in dexter paw a rifle with fixed bayonet Proper.

Crest: On a wreath of the colors a polar bear affronté sejant head to sinister, Proper.

Motto: PRO PATRIA (For Country).

Symbolism: The regiment was organized in Manila in 1916 by transfer of men from the 8th, 13th and 15th Infantry. This is indicated by the sea lion from the coat of arms for the Philippines, the 31st did excellent service in Siberia, this is indicated by the polar bear crest. The motto "For the Country" is indicative of the spirit of the regiment in spite of the fact that the regiment as such has never set foot in the United States.

Background: The coat of arms was approved on 29 Oct 1921.



# U.S. Military 101

## The Basics of the United States Military

From Rod Powers in  
Your Guide to U.S. Military at <http://usmilitary.about.com/od/Army//blchancommand.htm>

Each of the services has its own unique organization. The Army is organized in Squads, Platoons, Companies, Battalions, Brigades, Divisions, and Corps. The Air Force is organized in Flights, Squadrons, Groups, Wings, Numbered Air Forces, and Major Commands. The Marine Corps is organized in Teams, Squads, Platoons, Companies, Regiments, Divisions, and Marine Expeditionary Forces. The Navy is organized by ships, squadrons, groups, task forces, and fleets.

**Rank/Rate.** There are three general categories of rank/rate (Note: The Navy/Coast Guard calls it "rate," the other services refer to it as "rank"): Enlisted personnel, Warrant Officers, and Commissioned Officers.

Enlisted personnel. Enlisted members are the "backbone" of the military. They perform the primary jobs that need to be done. Enlisted members are "specialists." They are trained to perform specific specialties in the military. As enlisted personnel progress up the ranks (there are nine enlisted ranks), they assume more responsibility, and provide direct supervision to their subordinates.

Enlisted personnel in certain grades have special status. In the Army, Air Force, and Marine Corps, this status is known as "Noncommissioned Officer Status or "NCO." In the Navy and Coast Guard, such enlisted are known as "Petty Officers." In the Army, Air Force, and Marine Corps, enlisted personnel in the grades of E-5 through E-9 are NCOs. However, some Army E-4s are laterally promoted to "corporal," and are considered NCOs. Personnel in the grades of E-7 to E-9 are known as "Senior NCOs." In the Navy/Coast Guard, Petty Officers are those in the grades of E-4 through E-9. Those in the grades of E-7 to E-9 are known as "Chief Petty Officers."

To join the military today, and become an enlisted member, requires a high school diploma (although a very few -- less than 10 percent each year, are accepted with "alternative credentials," such as a GED). However, a majority of enlisted members on active duty today have some college. Many have associates and bachelor degrees. Some even have higher-level degrees, such as masters and doctorates.

Warrant Officers. Warrant Officers are very highly-trained specialists. This is where they differ from commissioned officers. Unlike commissioned officers, warrant officers remain in their primary specialty to provide specialized knowledge, instruction, and leadership to enlisted members and commissioned officers alike.

With few exceptions, one must be an enlisted member with several years of experience, recommended by their commander, and pass a selection board to become a warrant officer. The Air Force is the only service which does not have warrant officers. The Air Force eliminated

their warrant officer positions when Congress created the grades of E-8 and E-9 in the late 1960s. The other services elected to retain the warrant ranks, and shifted the emphasis from a promotion process for E-7s to a highly selective system for highly-skilled technicians. There are five separate warrant ranks. Warrant Officers outrank all enlisted members.

Warrant officers are not required to have college degrees (they are selected primarily based upon technical skills and experience), but many of them do.

Commissioned Officers. Commissioned Officers are the military's "top brass." Their primary function is to provide overall management and leadership. Unlike enlisted members and warrant officers, commissioned officers do not specialize as much (with certain exceptions such as pilots, doctors, nurses, and lawyers). Let's take for example, an infantry officer. An enlisted member in the Infantry Branch will have a specific infantry specialty, such as light weapons infantryman (rifleman) or indirect fire crewman (mortarman). Unless that enlisted member retrain, he will remain a rifleman or mortarman until a senior NCO. The officer, however, is designated to the "Infantry Branch." He can start his career in charge of a rifle platoon, then move to a mechanized platoon, etc. As he moves up the ranks, he gets more and more experience in the different areas of his branch, and is responsible for commanding more and more troops. All of this has the primary purpose of (ultimately) generating an experienced officer who can command an entire infantry company, battalion, or combined arms BCT.

Commissioned Officers must have a minimum of a four-year bachelor's degree. As they move up the ranks, if they want to get promoted, they will have to earn a masters degree. Commissioned Officers are commissioned through specific commissioning programs, such as one of the military academies (West Point, Naval Academy, Air Force Academy, Coast Guard Academy), ROTC (Reserve Officer Training Corps, or OCS (Officer Candidate School), called OTS (Officer Training School) for the Air Force.

There are ten commissioned officer grades, ranging from the "lowly 2nd Lieutenant" (or Ensign for the Navy/Coast Guard) to the four-star general (or Admiral in the Navy/Coast Guard). Commissioned officers outrank all warrant officers and enlisted personnel.

There are also two basic "types" of commissioned officers: Line and Non-Line. A Non-Line officer is a non-combat specialist; this includes medical officers (doctors and nurses), lawyers, and chaplains. Non-Line officers cannot command combat troops. For example, let's assume there was an infantry unit in combat, commanded by an infantry lieutenant. A captain, who is a military chaplain, is attached to the unit. The Captain cannot issue any commands relating to the combat operation to the lieutenant or anyone else in the unit. If the lieutenant dies, command shifts to the highest ranking warrant officer or enlisted member, not to the chaplain captain.

The following is not an exact analogy, as it's not possible to accurately compare the military to a civilian company or corporation. However, it may help the layman to visualize the differences between enlisted, warrant officers, and commissioned officers.

Think of the enlisted member as the worker in a civilian company. The enlisted are the ones who hands-on perform the job. Within the "worker group," NCOs (Army, Air Force, and Marines) and Petty Officers (Navy and Coast Guard) are the foremen and line-supervisors.

They perform the job, but also provide direct supervision to the other workers. Senior NCOs (Army Air Force and Marines) and Chief Petty Officers (Navy and Coast Guard) are assistant managers who came up through the ranks of the corporation. They are valuable as managers because of their many years of experience, but will never make it to the Board of Directors. Commissioned officers are the executives of the company. They have broad areas of responsibility for the management, organization, and efficiency of various departments of the corporation. Senior commissioned officers (generals and admirals) are the board of directors. Warrant Officers can be thought of as the experienced technical specialists that the company hired to perform highly-specialized functions.

**COMMISSIONED OFFICERS AND GENERAL SCHEDULE/SENIOR EXECUTIVE SERVICE CIVILIANS**

**Military Grade**

**Military Rank  
General (GEN)**

**Civilian Grades**

O-10



**Lieutenant General (LTG)**

O-9



**Major General (MG)**

**Senior Executive Service (SES)**

O-8



**Brigadier General (BG)**

O-7



**Colonel (COL)**

**Level 1-6**

O-6



**Lieutenant Colonel (LTC)**

O-5



**Major (MAJ)**

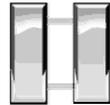
O-4



**Captain (CPT)**

**General Schedule (GS)**

O-3



**First Lieutenant (1LT)**

O-2



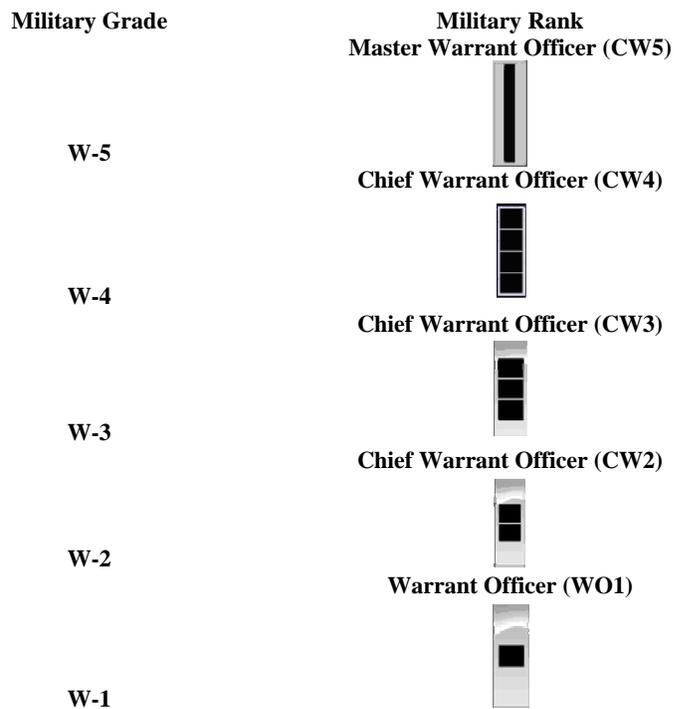
**Levels 1-15**

O-1

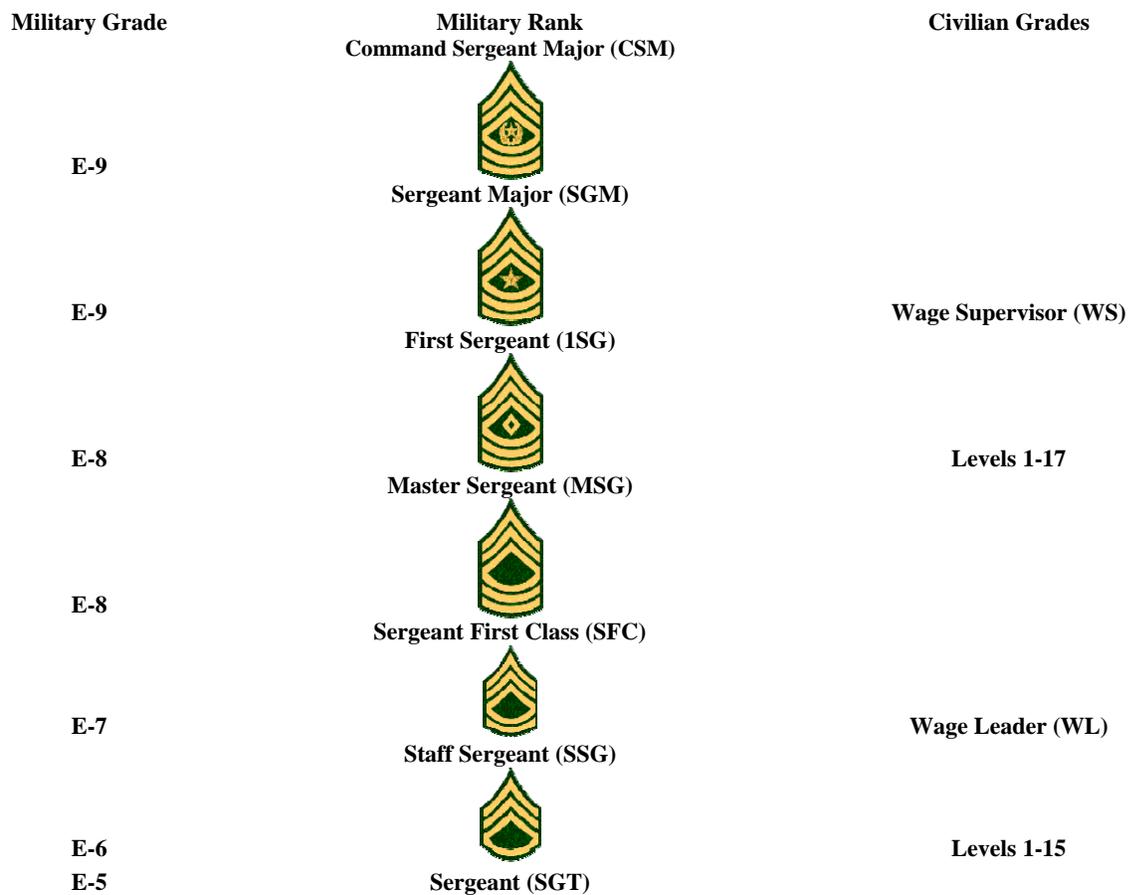
**Second Lieutenant (2LT)**

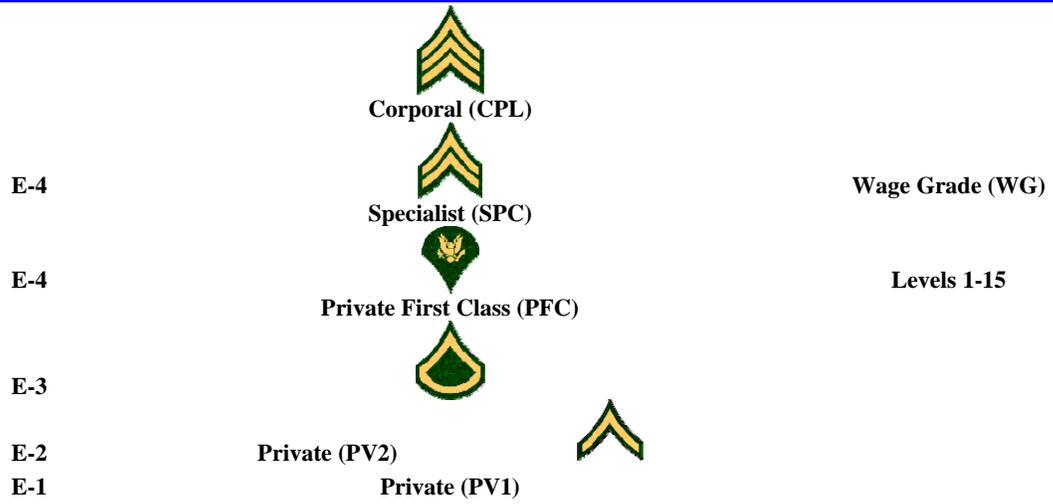


**WARRANT OFFICERS**



**ENLISTED PERSONNEL AND WAGE GRADE CIVILIANS**





Army Family Team Building - Jan 1999

# The Family Readiness Group

The official definition of a Family Readiness Group is, *“AN ORGANIZATION OF FAMILY MEMBERS, VOLUNTEERS, SOLDIERS, AND ANYONE WHO CARES ABOUT THE MISSION OF THE UNIT THAT TOGETHER PROVIDE AN AVENUE OF MUTUAL SUPPORT, ASSISTANCE AND A NETWORK OF COMMUNICATION AMONG THE FAMILY MEMBERS, AND CHAIN OF COMMAND AND COMMUNITY RESOURCES.”*

Family Readiness Groups may be different for every unit, depending upon the Commander, the Leader, the number of Families involved, and available resources. All FRGs throughout the Army share the same purpose- to empower Army Families and make them independent rather than dependent. The role you play in your FRG is your choice. You are welcome to participate as much as you would like to, or are able to. There are many projects to become involved in, each of them important in their purpose, such as communications, newsletters, hospitality, social functions, and fundraising. The more empowered the FRGs are the more the Rear Detachment can do to assist and support our Soldiers and their Families.

## **Family Readiness Groups:**

- Empower Families to become more knowledgeable and self-reliant
- Promote more efficient use of community resources
- Reduce Soldier and Family member stress
- Increase the Soldier's ability to devote his/her full attention to the mission
- Care for each other
- Provide a helping hand when needed
- Answer questions
- Give moral support
- Establish a sense of Family within the unit
- Access information and resources to help you solve problems
- Provide an effective way of gaining information and control during deployment and other times
- Help Family members develop a more positive attitude toward themselves, the unit, the deployment, and the Army
- Increase morale
- Foster increased levels of cohesion and confidence for Family members and deployed Soldiers
- Unite other Family programs designed to improve the quality of life

## **Family Readiness Groups Are Not:**

- Part of the casualty notification process
- A babysitting service
- A surrogate parent
- A social worker
- A taxi/bus service
- A loan agency
- A lending closet/service
- A welfare agency
- All things to all people

# FRG Resources

There are many resources available to assist you during the deployment. Below are just a few of the helpful tools easily accessible to you and your Family.

## Family Needs

<http://www.drummwr.com/ArmyFamilyTeamBuilding.htm>

Army Family Team Building

<http://www.drummwr.com/>

Fort Drum MWR

<http://www.drummwr.com/DeploymentInformation.htm>

Fort Drum Deployment Information

<http://www.operationuplink.org/>

Free phone card information

<http://www.usafreedomcorps.gov/>

More information on supporting troops and getting support information for Families

[www.armyfrg.org](http://www.armyfrg.org)

Virtual Family Readiness Group

## Army Information

[www.militaryonesource.com](http://www.militaryonesource.com)

Military One Source Directory

[www.armycommunityservice.org](http://www.armycommunityservice.org)

ACS Information with links to

[www.dod.mil/dfas](http://www.dod.mil/dfas)

Defense Finance & Accounting Service (DFAS)

[www.redcross.org](http://www.redcross.org)

Red Cross

<http://www.feddesk.com/freehandbooks.htm#twfp>

Free reference books from the federal government

<http://www.va.gov/kids/>

VA website to teach children about Veterans and other patriotic topics

[www.aw2.army.mil](http://www.aw2.army.mil)

Army Wounded Warrior Program

[www.myarmylifetoo.com](http://www.myarmylifetoo.com)

My Army Life Too

[www.tricare.osd.mil/deers/default.cfm](http://www.tricare.osd.mil/deers/default.cfm)

DEERS

<http://www.aflo.org/home.asp>

Army Family Liaison Office

# Rear Detachment

The Rear Detachment consists of unit military members. They are responsible for the remaining personnel and equipment, and for providing assistance to Families of deployed Soldiers.

The Rear Detachment Commander has been designated to stay behind to run the day-to-day operations when the unit deploys. The Rear Detachment Commander is the military point of contact for the FRG. He works with the FRG to support Family members while simultaneously supporting the forward deployed unit. Assisting the FRG to provide for the needs of the units' Families is a priority to the Rear Detachment Commander.

During deployment please keep your FRG and Rear Detachment informed of any address or phone changes. If you are leaving the area for an extended period of time, you need to fill out the Family Leave Form and turn it into your Rear Detachment Commander or FRG Leader. Contact your Rear Detachment Commander or FRG Leader for the form. The Rear Detachment can use this information to help you prevent problems with post agencies and also to keep you informed of important messages about your Soldier's welfare and re-deployment.

## NOTES

### Lord's Prayer for the Military Wife

Lord, Grant me the greatness of heart to see, the difference in duty and his love for me.

Give me the understanding to know, that when duty calls he must go.

Give me a task to do each day, to fill the time when he is away,

And Lord, when duty is in the field, please protect him and be his shield.

# **Family Readiness Support Assistants**

## **FRSA**

The Family Readiness Support Assistances (FRSA) is a link between the Family member and the military member.

The FRSA is part of the Brigade or Battalion staff and is designated to work with military members to ensure Family members are supported.

### **FRSAs:**

- Works for the BN Commander as “Special Staff”.
- Coordinate Pre-deployment, Sustainment and Redeployment Events and Briefings
- Provide support on the Rear Detachment Team
- Help the Unit and FRG tap into valuable Community Resources
- Provide updated content for command’s website to the vFRG system administrator
- Assist with administration of vFRG, review requests for access, update soldiers’ information, and maintain unit roster for vFRG.
- Encourage volunteer registration (VMIS) and monitor volunteer hours. Facilitate volunteer recognition within the Brigade or Battalion.
- Link FRG Leaders and volunteers with needed training and professional development opportunities
- Assist with FRG communication efforts—newsletters, FRG meetings, chain of concern, websites, VTCs, etc. Provide templates/examples
- Serve as a source of information for FRG Leaders
- Maintains copies of all FRG rosters for the Rear Detachment Commander
- Schedule and coordinate unit CARE Team training & Family Readiness Training.
- Support unit preparation for Inspector General (IG)/ Commander Inspection Program (CIP)
- Work closely with other FRSAs and programs to service slice elements/RC/NG/attached units
- Link community resource Subject Matter Experts and services to the unit and FRG

### **4-31 Family Readiness Support Advisor**

Heather Henry  
Bldg. 10230 N. Riva Ridge  
Heather.I.Henry@us.army.mil  
(315) 772- 8416

## 4-31 Internet Resources

A key component of Family Readiness is access to updated information regarding Family Readiness Groups, Rear Detachments, and local available services. The 10<sup>th</sup> Mountain Division (LI) is committed to ensuring that Families are well informed. We are using multiple means to provide timely, relative information. The primary means for Division level information is the **10<sup>th</sup> Mountain Division website**, <http://www.drum.army.mil/sites/local/>. This website has important links to varied information and useful sources that can help Families in the community.

The following link is the Battalion Website:

<http://www.drum.army.mil/sites/tenants/division/2BCT/4-31INF/index.asp>

Another tool is the **Army Knowledge Online (AKO)**. All Family members are encouraged to establish an AKO account prior to the Soldier's unit deployment. It is an easy Process where your Soldier can sponsor you.

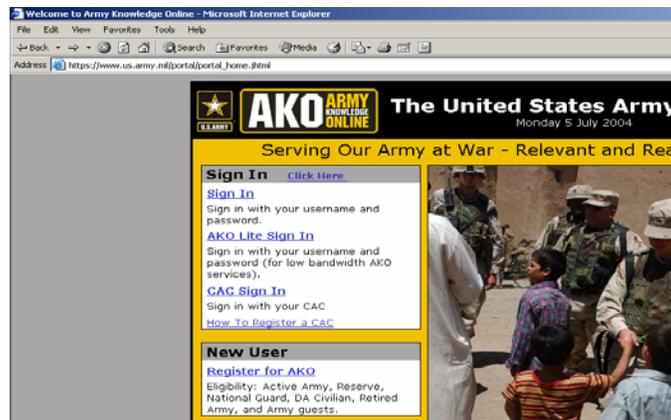
Directions to establish an AKO account are as followed:

### **PART I, Requesting an AKO account for a Family Member**

1. Go to the AKO sign-on page: [www.us.army.mil](http://www.us.army.mil) in the "New User" box and Select *Register for AKO*.
2. In the "Guest accounts includes the following" box and Select the *Next* Button.
3. Fill in all required information. Army Sponsor is the AKO Account name for the Service Member. Account type is "Family Member" which you can select this from the drop-down list.
4. Select a user name from the list of available user names
5. Print this screen and keep for your records.
6. Once the Sponsor approves the account the Family member will have access to AKO.

### **PART II, Approving an AKO Account for a Family Member**

1. After a Family member requests an account the sponsor will receive an e-mail notifying them of this request. To approve the new account simply click on then link included in the e-mail.
2. In the "Pending" box select the Family member's name you wish to approve. Note: Click right on the name.
3. Select *Approve* and then select the *Submit* button.
4. If your Family Member provided an e-mail address, an e-mail will be automatically sent to that address advising them their AKO account has been approved. If no e-mail address is provided you will have to notify your Family member that their AKO account is ready.





**CPT Hochang Min, USA  
BN Chaplain, 4<sup>th</sup> Battalion, 31<sup>st</sup> Infantry Regiment  
2d Brigade Combat Team, 10<sup>th</sup> Mountain Division  
(Light Infantry)**

Chaplain Hochang Min is currently the BN Chaplain for 4-31 IN Polar Bears at Fort Drum, New York. Chaplain Min was commissioned into the US Army Chaplain Corps in July of 2008. Even though he is new to the Army, he has earned the Air Assault Badge just recently, learning to be a soldier in the Army.

Chaplain Min graduated from the Chaplain Officer Basic Course in the summer of 2003. He holds a Bachelor of Arts Degree from University of California at Irvine, Irvine, CA and a Masters of Divinity Degree from

Claremont School of Theology, Claremont, CA.

Chaplain Min was born in Seoul, Korea and immigrated to the states in 1985 with his family. He is certain that God is leading him to the ministry in the Army where his skills as a counselor and guide can be utilized for the service of our men and women in the armed forces. He is married to the former Verena Haas of Nuremberg, Germany, since April 2, 2005. The Lord has blessed them with a daughter, Sophia, who is now 20 months old.

10th Mountain Division (LI) Unit Ministry Team	Phone Number
Division Chaplain	772-5163
Deputy Division Chaplain	772-6905
NCOIC, Division Chaplain	772-5206
Operation NCO	772-5542

**4-31 Unit Ministry Team**

*"Nurturing the living, caring for the wounded, and honoring the dead."*

The 4-31 Chaplain can be reached in his office at (315) 774-3768.

4-31 IN Chaplain..... (315) 772-8936



# Religious Support

## 10<sup>th</sup> MTN Unity Ministry Teams:

Installation Chaplain:  
Phone: (315) 772-5591  
Fax: (315) 772-6725  
Email: [AFZS-GCH@drum.army.mil](mailto:AFZS-GCH@drum.army.mil)

Resource Manager:  
Phone: (315) 772-5592

Family Life Chaplain:  
Phone: (315) 772-5540

Director Religious Education:  
Phone: (315) 772-5152

Senior UMT NCOIC:  
Phone: (315) 772-8031

Fund Clerk:  
Phone: (315) 772-8031

Secretary:  
Phone: (315) 772-5591

Religious Activity Specialist:  
Phone: (315) 772-4451

The 10<sup>th</sup> MTN Division understands it has a diverse population with diverse spiritual needs. These needs are reflected in the wide variety of religious services offered in the community. Below are the names, locations, and phone numbers for all the chapels on Fort Drum. For more information regarding services and specific times go to <http://www.drum.army.mil/sites/installation/chapel/default.asp>.

## FORT DRUM CHAPELS

NAME	PHONE NUMBER	LOCATION
Main Post Chapel	(315) 772-9989	10785 – A Chapel Drive
Riva Ridge Chapel	(315) 772-8752	10030 North Riva Ridge Loop
Po Valley	(315) 772-3820	Po Valley Road

# **Finance**

## **Financial Readiness Program**

(315) 772-6894

### **Entitlements:**

Basic Pay, Basic Allowance for Housing (BAH), Basic Allowance for Subsistence (BAS) remains current based on Soldier's status prior to deployment with the exception of Soldiers on meal cards. They will receive full BAS for the duration of the deployment.

Family Separation Allowance (FSA): To qualify for FSA, Soldiers separated from their dependents must be deployed for more than 30 days. The amount payable for FSA is \$250 per month (\$8.33 per day) and will reflect on the LES as "FSH" and FSA. The entitlement is retroactive back to the day they leave Fort Drum, and stops the day before leaving the combat theatre.

Hardship Duty Pay (HDP-L): Currently all locations of Operation Iraqi Freedom receive HDP-L of \$100 per month (\$3.33 per day). Soldiers on temporary duty must be on duty in the area for 30 consecutive days and on the 31st day are entitled retroactive to the first day the Soldier reported to duty in the location. This will reflect on the LES as SAVE PAY.

Hostile Fire Pay/Imminent Danger Pay (HFP/IDP): HFP will stop the day you depart the area. HFP will be paid for the entire month, regardless of how long you spent in the area of operation. Amount is \$225 per month and will reflect on LES as HFP.

Combat Zone Tax Exclusion (CZTE): All enlisted Soldiers and warrant officers are exempt from federal income tax while deployed. Commissioned officers are exempt from federal income tax on amounts up to \$6,867.60 per month (base pay of Sergeant Major of the Army and Hazardous Fire Pay).

Assignment Incentive Pay (AIP): For every additional month a Soldier is deployed past the 12 month rotation, \$1,000 tax free will be paid to the Soldier monthly. If the unit has deployed for more than 12 months but the Soldiers has not, the Soldier will not be entitled to the additional \$1,000 monthly allowance.

Soldiers have 180 days after redeployment to file federal income taxes. Please write "OEF/OIF from (start date) to (end date)" at the top of your return and you won't pay a late fee or penalty.

**Service members Civil Relief Act** On 19 December 2003, President Bush signed into law the "Service members Civil Relief Act" (SCRA). This law is a complete revision of the Soldiers' and Sailors' Civil Relief Act (SSCRA).

The SSCRA provided a number of significant protections to service members. These include: staying court hearings if military service materially affects service members' ability to defend their interests; reducing interest to 6% on pre-service loans and obligations; requiring court action before a service member's family can be evicted from rental property for nonpayment of rent if the monthly rent is \$1,200 or less; termination of a pre-service residential lease; and allowing service members to maintain their state of residence for tax purposes despite military relocations to other states.

The SSCRA was largely unchanged from its enactment in 1940. The SCRA was written to: clarify the language of the SSCRA; to incorporate many years of judicial interpretation of the SSCRA; and to update the SSCRA to reflect new developments in American life since 1940. The new law, SCRA:

(1) Extends the application of a service member's right to stay court hearings to administrative hearings. It now requires a court or administrative hearing to grant at least a 90-day stay if requested by the service member. Additional stays can be granted at the discretion of the judge or hearing official.

(2) Clarifies the rules on the 6% interest rate cap on pre-service loans and obligations by specifying that interest in excess of 6% per year must be forgiven. The absence of such language in the SSCRA had allowed some lenders to argue that interest in excess of 6% is merely deferred. It also specifies that a service member must request this reduction in writing and include a copy of his/her orders.

(3) Modifies the eviction protection section by precluding evictions from premises occupied by service members for which the monthly rent does not exceed \$2,400 for the year 2003 (an increase from the current \$1,200). The Act provides a formula to calculate the rent ceiling for subsequent years.

(4) Extends the right to terminate real property leases to active duty soldiers moving pursuant to permanent change of station (PCS) orders or deployment orders of at least 90 days. This eliminates the need to request a military termination clause in leases.

(5) Adds a new provision allowing the termination of automobile leases for use by service members and their dependents. Pre-service automobile leases may be cancelled if the service member receives orders to active duty for a period of 180 days or more. Automobile leases entered into while the service member is on active duty may be terminated if the service member receives PCS orders to a location outside the continental United States or deployment orders for a period of 180 days or more.

(6) Adds a provision that would prevent states from increasing the tax bracket of a nonmilitary spouse who earned income in the state by adding in the service member's military income for the limited purpose of determining the nonmilitary spouse's tax bracket. This practice has had the effect of increasing the military family's tax burden.

(7) Adds legal services as a professional service specifically named under the provision that provides for suspension and subsequent reinstatement of existing professional liability insurance coverage for designated professionals serving on active duty. While the SSCRA specifically names only health care services, legal services have been covered since 3 May 1999 by Secretary of Defense designations. The SSCRA permitted such a Secretarial designation, but this revision will clarify this area.

Historically, the SSCRA applied to members of the National Guard only if they were serving in a Title 10 status. Effective 6 December 2002, the SSCRA protections were extended to members of the National Guard called to active duty for 30 days or more pursuant to a contingency mission specified by the President or the Secretary of Defense. This continues in the SCRA.

For more information on the **Service members Civil Relief Act** see following link:

<http://usmilitary.about.com/od/sscra/l/blscramenu.htm>

**Telecommunications Act of 1996** The Act makes a significant distinction between providers of telecommunications services and information services. The term 'telecommunications service' means the offering of telecommunications for a fee directly to the public, or to such classes of users as to be effectively available directly to the public, regardless of the facilities used.' On the other hand, the term 'information service' means the offering of a capability for generating, acquiring, storing, transforming, processing, retrieving, utilizing, or making available information via telecommunications, and includes electronic publishing, but does not include any use of any such capability for the management, control, or operation of a telecommunications system or the management of a telecommunications service. The

distinction comes into play when a carrier provides information services. A carrier providing information services is not a 'telecommunications carrier' under the act. For example, a carrier is not a 'telecommunications carrier' when it is selling broadband Internet access. This distinction becomes particularly important because the act enforces specific regulations against 'telecommunications carriers' but not against carriers providing information services. With the convergence of telephone, cable, and internet providers, this distinction has created much controversy.

For more information on the **Telecommunications Act of 1996** see following link:

[http://en.wikipedia.org/wiki/Telecommunications\\_Act\\_of\\_1996](http://en.wikipedia.org/wiki/Telecommunications_Act_of_1996)

- Please note that calling your cellular phone service provider requesting a federal discount you will be eligible for up to a 20% discount on all service plans, and up to 40% on all cellular accessories. It is important that the soldier is the one who contacts the provider for he/she will have to verify an AKO email. Once Federal employee status has been verified all purchases over the phone can result in discounts.
- **Helpful Information:**

#### Bank Accounts:

Soldiers should establish a joint checking or savings direct deposit account that is maintained by the Family member. Beware, due to distance and difficulty of communication, a check overdraft may occur if both Soldier and Spouse/Family member write checks drawn on the same account. Therefore, the Soldier should consider opening a separate checking account and have the Family member make monthly deposits to the account. Prior to deployment, sit down with your Soldier and review all entitlements and bills that will be due during the separation and plan accordingly. It is also important to agree on a budget for your deployed soldier.

#### Allotments:

Service members should start allotments for recurring payments prior to deployment. Discretionary allotments are authorized for commercial life insurance, car loans, and support of dependents, mortgages, consumer credit loans, and deposits to a financial institution. If you have to take casual pay for any reason such as emergency leave, your allotment will still be secure. This eliminates a surprise shortfall in pay to the Family.

#### Savings Deposit Program

- Savings account linked to Soldier's pay
- Accrues 10% annual interest, compounded quarterly (2.5% per 3 months, average balance)
- Quarter begins at first contribution, 3 months later, interest accrues
- Interest only accrues for up to \$10,000 in account
- Interest accrues for up to 90 days after redeployment
- Only Interest is taxable
- Soldier can make contributions while in country via: Check (check is the most convenient method), Money order, or Cash or Allotment

For more information go to <http://www.dod.mil/comptroller/fmr/07a/07A1c28-00.pdf>

#### Credit Cards:

Keep plastic money to a minimum. It is great and may even be needed for emergencies, but it can give you a false sense of wealth where there really isn't any money.

- Pay attention to interest rates vs. savings on purchases

### Helpful Tips:

- You must have a special Power of Attorney to be able to deal with the Defense Finance and Accounting Office to change or stop allotments, or get information regarding pay changes.
- You can use the extra pay to pay for unexpected expenses now that your Soldier is away, such as: lawn care, childcare, emergency car care, and more.
- Know where important financial papers are kept.
- Keep a check on fraud by checking your credit at least once a year.
- If you live in on-post housing, your LES will reflect BAH and be deducted 100% for the cost of your quarters.

## **Financial Aid Programs:**

Army Emergency Relief (AER)

(315) 772-6560

### **Who Does AER Help?**

- Active duty Soldiers, single or married, and their dependents.
- ARNG (National Guard) and USAR (Reservist) Soldiers on continuous active duty for more than 30 days and dependents.
- Soldiers retired from active duty for longevity or physical disability, and their dependents.
- ARNG and USAR Soldiers who retired at age 60, and their dependents.
- Surviving spouses and orphans of Soldiers who died while on active duty or after they retired.

### **What Can AER Do?**

- Help with emergency financial needs: food, rent or utilities; transportation/vehicle repair, funeral expenses, medical/dental expenses, personal needs when pay is delayed or stolen.
- Give undergraduate scholarships, primarily on financial need, to children of Soldiers.

### **What Should I Bring With Me to AER?**

- Military ID Card
- Leave and Earnings Statement
- Leave/PCS Orders
  
- Substantiating documents (car estimate, rental agreement, utility bill, etc.)
- **Power of Attorney (if Soldier is deployed)**

**\*You must go to the unit command or Rear D command not directly to the agency\***

## **NOTES**

# MONTHLY FINANCIAL WORKSHEET

Maintain In A Safe / Confidential Place

Name of Bank or Credit Union: \_\_\_\_\_

Location: \_\_\_\_\_

Checking Account Number: \_\_\_\_\_

## Income:

Base Pay \$ \_\_\_\_\_

Quarters Allowance (BAH) \$ \_\_\_\_\_

BAS (Basic Allowance for Subsistence) \$ \_\_\_\_\_

Other Allowance \$ \_\_\_\_\_

**TOTAL \$** \_\_\_\_\_

## Deductions:

Federal Withholding Tax \$ \_\_\_\_\_

State Withholding Tax \$ \_\_\_\_\_

FICA Tax (Social Security) \$ \_\_\_\_\_

SGLI (Servicemen's Group Life Insurance) \$ \_\_\_\_\_

Allotments \$ \_\_\_\_\_

Other Deductions (dental, etc.) \$ \_\_\_\_\_

**TOTAL \$** \_\_\_\_\_

**AVAILABLE INCOME (Income minus Deductions): \$** \_\_\_\_\_

## Monthly Expenses:

Amount

Due Date

(Monthly, Bi-Monthly, Weekly)

Rent/Mortgage	\$ _____	_____
Utilities (Averages or Baselines):	\$ _____	_____
Gas	\$ _____	_____
Electricity	\$ _____	_____
Telephone	\$ _____	_____
Heating oil	\$ _____	_____
Water	\$ _____	_____
Food (all groceries, including pet food)	\$ _____	_____
Clothing Purchase	\$ _____	_____
Clothing Care (laundry, dry cleaning)	\$ _____	_____
Personal Items (hair care, toiletries)	\$ _____	_____

**Monthly Expenses:**

Installment payments:

**Amount**  
**(Monthly, Bi-Monthly, Weekly)**

**Due Date**

Car	\$ _____	_____
Furniture	\$ _____	_____
Appliances	\$ _____	_____
Insurance (all types)	\$ _____	_____
TV (cable)	\$ _____	_____
Newspaper/Magazines/Books	\$ _____	_____
Gasoline	\$ _____	_____
Recreation (movies, bowling, restaurants)	\$ _____	_____
Children's Allowance (including lessons)	\$ _____	_____
Childcare	\$ _____	_____
Dental and/or Medical Costs	\$ _____	_____
Gifts	\$ _____	_____
Contributions to Church or Charity	\$ _____	_____
Credit Card Account	\$ _____	_____
	Credit Card Account \$ _____	_____
	Credit Card Account \$ _____	_____
	Credit Card Account \$ _____	_____
	Credit Card Account \$ _____	_____
	Savings \$ _____	_____
Emergency Fund	\$ _____	_____

**Total Expenses and Savings \$ \_\_\_\_\_**

**Total Monthly Income: \$ \_\_\_\_\_**

**Difference (+ or -): \$ \_\_\_\_\_**

# Legal Assistance

(315) 772-5261

## POWERS OF ATTORNEY

**I. INTRODUCTION** - A power of attorney is a document that allows another person or institution to act as your legal agent. For example, you might issue a power of attorney to allow someone to ship or receive your household goods, sign for your government quarters, sell your car, cash an income tax refund check, etc. The person who issues a power of attorney is called the principal, and the person who acts as an agent is called the attorney-in-fact. There are two basic types of powers of attorney: general and special.

Powers of Attorney prepared in military legal offices include a preamble citing Title 10, United States Code, Section 1044b, indicating that **Federal law exempts this power of attorney from any requirement of form, substance, formality, or recording that is prescribed for powers of attorney by the laws of a State, the District of Columbia, or a territory, commonwealth or possession of the United States**; and specifies that this power of attorney shall be given the same legal effect as a power of attorney prepared and executed in accordance with the laws of the jurisdiction where it is presented. This provision is intended to facilitate the use of the power of attorney outside of New York. This highlights one of the disadvantages of powers of attorney - **a third party is not legally required to deal with your agent.**

## II. TYPES OF POWER OF ATTORNEY -

A. **General** - A general power of attorney allows your agent to do almost anything you could do by signing your name. However, there are some things that are so personal in nature that they cannot be delegated to an agent, e.g., a marriage ceremony or the execution of a will. Also, there are times when a certain form of power of attorney is required, such as the special form of power of attorney used by the IRS when a person allows a friend or relative to cash an income tax refund check.

B. **Special Power of Attorney** - This type of power of attorney lists a particular act or acts that your agent is authorized to do and limits the agent to those acts. The agent can, of course, be authorized to do more than one legal act in a single special power of attorney. You can use a special power of attorney to allow someone to do almost all legal actions that you can do yourself. Thus, for example, you could prepare a special power of attorney that lets your designated agent:

- Buy or sell real estate;
- Purchase a car or sell your furniture;
- Sign your paycheck or withdraw money from your bank account;
- Admit your child to the hospital for necessary medical care;
- Ship or store your luggage and household goods;
- Sign your name to a lease or an agreement to connect utilities, such as electricity, gas, oil or telephone service.

These are just a few of the many things that can be done with a special power of attorney. All you have to do is prepare the special power of attorney with a specific description of what is the particular act or deed to be done (and who is the agent that you authorize to do it).

**III. DURABLE POWER OF ATTORNEY** - You can obtain a **durable Power of Attorney** from your local legal office. This means that the Power of Attorney would remain effective even if you, the Principal, become legally incompetent.

A. *Requirements* - To make your Power of Attorney durable it must be recorded (filed) in the county clerk's office in the county in which you currently reside. The filing requirement does not apply to a Power

of Attorney executed for medical care. The specific information regarding filing instructions and fees can be obtained by calling the county clerk for your county. Besides making the Power of attorney durable, recording the Power of Attorney makes it easier to revoke it should the need arise. The disadvantage of filing the Power of Attorney is that it becomes a public record. This allows any member of the public who wishes to see it to go to the court where it is filed and view or copy the document.

B. *Duration* - A durable power of attorney can be made effective immediately when signed and continue to be effective until it is revoked, you or your agent die, a time limit set out in the instrument is reached, or a guardian of your estate is appointed. However, you may prefer to provide that the agent cannot act in your place unless you are incapacitated or disabled.

**IV. PREVENTING ABUSE** - A power of attorney can be abused as well as used. If you are giving a Power of Attorney to someone, you should carefully consider the decision of who you wish to name as your agent. **Your agent will have the power to act as if they were you, while using the Power of Attorney. The extent of their actions is limited to the authority you gave them in the Power of Attorney. This means that you will be the one held liable for your agent's actions with the Power of Attorney.** You are responsible for damages and would then have to try to recover from your agent whatever damages you are forced to pay. For example, a husband who just separated from his wife might use the power of attorney she gave him to clean out her individual bank account, or a well-meaning older person might give a power of attorney to a younger relative, only to discover that the relative squandered and spent the assets of the older person.

A. *Guidelines* - Here are some guidelines and precautions that will help prevent abuse:

- Never have a power of attorney unless you need one.
- If you feel you might need a power of attorney, have one prepared but don't sign it until you need it.
- Always put an expiration date on your power of attorney; never make a power of attorney that lasts indefinitely. We recommend you limit how long the Power of Attorney will be effective as much as possible. If you only need a Power of Attorney for a limited period, for example a one month NTC rotation, then you should limit the Power of Attorney to that period. **Any General Power of Attorney issued by your local office usually expire two years from the date it is issued unless you specify an earlier date on the Power of Attorney.** Some Special Powers of Attorney may not have an expiration date; if so, they become ineffective when the authorized act is accomplished.
- Make sure your expiration date is for a fairly short period of time.
- Never use a general power of attorney when a special one will do.

B. *Standby Trust* - If you don't have a relative or close friend who is responsible or trustworthy enough to be your agent under a durable power of attorney, you may want to consult an estate planner on setting up a standby revocable trust. Such trusts ordinarily have corporate trustees, such as banks. They should contain special provisions defining incapacity and disability and dictating the conditions upon which the trust becomes effective. They are revocable while you are competent. In some cases, they can be nominally funded so that the majority of your assets do not go into the trust until you become incompetent. This usually requires that someone be given the power to transfer the rest of your assets to the trust if you become incompetent.

**V. LIMITATIONS** - A Power of Attorney may not work at every location. For example, many banks require that you and your representative sign the bank's own signature card. The Veteran's Administration also requires its own specific power of attorney form for VA loans. You may wish to find out in advance whether those places that you plan to use the Power of Attorney will require you to use a specific form or signature card.

**VI. TERMINATION AND REVOCATION** - Your agent's authorization to act on your behalf ends on termination of the power of attorney by your death, your agent's death, and expiration of the term recited in the power of attorney, destruction of the original power of attorney or by execution of a document called a Revocation of Power of Attorney. You may wish to execute a revocation for a variety of reasons, for example, if you are dissatisfied with your agent, the purpose for the power of attorney has been fulfilled or, if for any reason, you wish to terminate the authority of the agent to act on your behalf.

Many jurisdictions require that the agent receive a copy and/or notice of the revocation. Otherwise, your agent may be able to continue acting on your behalf. You should also consider giving a copy of the revocation to your major creditors. The revocation must be signed and notarized.

**VII. DURABLE POWER OF ATTORNEY FOR HEALTH CARE** - A durable power of attorney for health care (also called a health care proxy) is a formal writing which gives you the ability to name another person (your agent) to make health care decisions for you if you ever become unable to make those decisions yourself. **This is not the same as the durable power of attorney discussed above, which is primarily for your financial affairs.**

A. *Authority of Your Agent* - This authority given to your agent is very broad and allows him or her to consent, withdraw consent, or refuse to consent to procedures for diagnosing and treating your physical and mental condition. Furthermore, the durable power of attorney for health care authorizes your designated agent to decide

whether or not to remove you from life-support equipment. Before your agent will have authority to act, a doctor must certify in writing that you are unable to make your own health care decisions.

*B. Definition of Health Care and Restrictions on Authority* - Health care includes any service, treatment or procedure to maintain, diagnose or treat your physical or mental condition, including termination of life support systems, under certain circumstances. Your agent cannot consent to abortion, convulsive treatment or psychosurgery. As with any power of attorney, you should carefully consider whether you want to grant such power to someone else and who your agent should be.

*C. Requirements* - There are a number of requirements which must be met in order to execute a durable power of attorney for health care. First, both you and your agent must be at least eighteen years old or have had the disabilities of minority removed (e.g., have been married). However, your agent cannot be your physician or an employee of a home health agency, hospital, nursing home or residential care home unless the person is a relative or unless he or she chooses to give up that position in order to be your agent. Second, the durable power of attorney for health care must be written and you must sign it in the presence of two witnesses. If you are unable to sign it yourself, another person may sign your name for you if in your presence and at your express direction. Third, the two witnesses should be at least eighteen years old and disinterested. At the time of signing, a witness must not be the person you designated as your agent, your beneficiary under your will or deed, or a creditor or other person who may have a claim against you. Finally, you must deliver the durable power of attorney to your agent.

*D. Health Care Power of Attorney and Living Wills* - Your agent must follow your instructions when making decisions on your behalf. For example, **your agent must follow instructions that you have provided to your doctors in a living will or advance medical directive.** If you have not provided your agent guidance, he or she has the authority to make decisions on your behalf using his or her best judgment as to what your wishes would be.

*E. Revocation* - After you have issued a health care power of attorney, you retain the right to make your own health care decisions, and no treatment can be given or stopped over your objection. You also have the right to revoke your agent's authority at any time. If you revoke your agent's authority, you should ensure that all copies of the POA are destroyed. Therefore, it is better to keep the document in a safe location, known to your agent, rather than to give it to your agent right away. You may revoke a durable power of attorney for health care by oral or written notification to the agent or health care provider or by any other act which shows your intent to revoke the document. This is true regardless of your mental state, competency, or capacity to make health care decisions. You may also revoke any durable power of attorney for health care by simply executing a new one to replace it. A durable power of attorney for health care will be automatically revoked upon divorce from someone you designated as your agent. Automatic revocation also happens if you regain your capacity to make health care decisions. If a guardian is ever appointed for you, then the court will determine whether or not to revoke the durable power of attorney for health care.

## What is a Last Will and Testament?

A Last Will and Testament is the legal document which controls the disposition of your property at death and may provide for guardianship for your children after your death. A will takes no effect until your death. As long as you are living, your will has no effect and no property or rights to property are transferred by it.

### 1. Can my last will and testament be changed?

Yes. Changes to a will are made by drafting a new will and destroying the old one, or by adding a "Codicil." A Codicil is a legal document which must be signed and executed in the same manner as your will. **NEVER MAKE ANY CHANGES TO YOUR WILL** without consulting an attorney. Changes typed or written on the original will may make it invalid.

### 2. Is my state of legal residence important regarding my will?

Your legal residence is the state where you have your true, fixed and permanent home and where, if you are temporarily absent, you intend to return. Voting, paying taxes, owning property, motor vehicle registration and so on, are some indicators of your state of legal residence. If you are a naturalized U. S. Citizen, you are considered to be a resident of the state in which you were naturalized.

### 3. What is my estate?

Your estate consists of all of the property and personal belongings you own or are entitled to possess at the time of your death. This includes real estate and personal property, cash, savings and checking accounts, stocks, bonds,

real estate, automobiles, etc. Although the proceeds of insurance policies may be considered part of your estate in some states (largely for tax purposes), a will does not change the designated beneficiaries of an insurance policy. The proceeds of an insurance policy will normally pass to the primary or secondary beneficiary designated on the face of the policy.

#### **4. To whom should I leave my estate?**

A person who receives property through a will is known as a *beneficiary*. You may leave all of your property to one beneficiary, or you may wish to divide your estate among several people. In any event, you should decide on at least two levels of beneficiaries: *PRIMARY BENEFICIARIES* – those who will inherit your property upon your death; and *SECONDARY BENEFICIARIES* – those who will inherit your property in the event the primary beneficiaries die before you. You may even want to select a third-level beneficiary in the event that both the primary and secondary beneficiaries die before you.

#### **5. Can I dispose of my property any way I want?**

Almost – but not quite. For example, in North Carolina, a married person cannot completely exclude a spouse as a beneficiary of the estate. Generally, you are free to give your property to whomever you desire. However, most states have laws which entitle spouses to at least part of the other spouse's estate. This *statutory share* ranges generally from 1/3 to 1/2 of the other spouse's estate. Some states, such as Louisiana, also provide shares of the estate to children of the decedent. Insurance proceeds and jointly owned property may be controlled by other provisions of the law. If you have questions concerning the statutory share law in your home state, you should ask a legal assistance attorney.

#### **6. Should my will name a guardian for my children?**

Yes. A guardian should be named in a will to ensure that the children and their estates are cared for in the event that both parents should die. Your guardian should be chosen with extreme care as this person will be charged with the duty of raising your children and managing their legal affairs. Do not automatically assume that your parents or any other relative will be suitable guardians. Such factors as the age of the guardian, age of the children, religion, social status, economics, and relation of the proposed guardian to the children, if any, should be considered in making your decision. Additionally, a substitute guardian should be chosen with the same care as the primary guardian just in case the primary guardian cannot serve in that capacity.

#### **7. What if my spouse and I disagree about who should be the guardian?**

It depends. The guardianship provision is normally effective when both parents die at or about the same time. For example, if the husband's will nominates his parents and the wife's nominates her parents and both husband and wife die at about the same time, *the court* will have to decide who will be the children's guardian. This can cause undue hardship and considerable unnecessary expense. On the other hand, if husband and wife die several years apart, the guardianship clause in the second will is the only one that would be effective.

#### **8. What is an executor?**

An executor (or personal representative) is the person who manages and settles your estate according to the will. You should also consider naming a substitute executor in case the first named executor is unable or unwilling serve. By the wording of your will, you can require that your executor or substitute executor be required to post bond or other security, or you can waive this requirement, thereby saving expense to your estate.

#### **9. What if I want to set up a trust?**

The Legal Assistance Office can set-up a simple trust in your will, and will discuss options for funding the trust you create. A trust permits you to name an individual to hold certain assets of your estate for the benefit of minor children, or other named people – **including SGLI life insurance**. Consult with your legal assistance attorney for further details on whether establishing a trust is best for you.

#### **10. How long is a will valid?**

A properly drawn and executed will remains valid for your entire life unless it is changed or revoked. However, changes in your life circumstances (marriage, divorce, or even a substantial change in the size of yours estate) can make it necessary to draft a new will. All changes in circumstances require a careful analysis of the provisions of a will and may make it wise to consult your legal assistance attorney.

#### **11. Does a will increase the cost of probate?**

No. It usually costs less to administer an estate when a person leaves a will than when there is no will. A properly drafted will may reduce the expense of administration in a number of ways. Provisions can be placed in wills which

take full advantage of the federal and state tax laws. A will can save money for you and your Family if it is properly drafted.

### **12. What happens if I die without a will?**

If this happens, your property will be distributed according to a formula fixed by law, and you don't have any say as to how your property will be divided. Take the case of a Kansas resident dying without a will. If this person dies leaving children, the surviving spouse would share the estate with the children. With no will, a spouse could receive "homestead" property; 160 acres outside of the city or 1 acre in the city.

The surviving spouse and minor children then receive a "Family allowance" which includes all clothing, furniture and one car and an allowance of not more than \$35,000 of remaining property. Then half of the remaining estate goes to the spouse and the other half to surviving children. If there are any children under 18, the property cannot be delivered to them and a guardian must be appointed by the court for them. This adds considerable expense that might have been avoided with a will, and denies you the opportunity to name a guardian for your children. Grandparents, other Family members and godparents do not automatically receive custody of children.

### **13. Is a life insurance program a substitute for a will?**

No. Life insurance is only one kind of property which a person may own. If a life insurance policy is payable to an individual, the will of the insured has no effect on the proceeds. If the policy is payable to the estate of the insured, the payment of the proceeds may be directed by a will. The careful person will have a lawyer and life insurance counselor work together on a life insurance program, as one important aspect of estate planning.

### **14. What if I have other questions or specific problems I want help in solving?**

Please consult a legal assistance attorney or private attorney of your choice as soon as possible. Your lawyer can answer the many questions and help you to make a fair and intelligent decision about your choices, options and alternatives. Our legal assistance office stands ready, willing and able to help you in these matters.

## **Military One Source**

Whether you're planning your deployment/ reunion, preparing for a new baby, coping with a Family problem or persona issue, or just dealing with the ups and downs of everyday life, Military One Source can help. You can call 1-800-342-9647 to speak to someone about how Military One Source can help you and your family or visit them at [www.militaryonesource.com](http://www.militaryonesource.com).

## Army Community Services (ACS)

Army Community Service provides a wide range of FREE services to assist Soldiers and their Families. Listed below are just some of the services ACS provides. Please call your local ACS office for all the information regarding services for your area. Even when ACS cannot meet your particular need directly, they can and will refer you to someone who can better help you. For additional information pertaining to local services and contact information, call (315) 772-6557 or 1-800-826-0886 or email: [drum.mwracs@conus.army.mil](mailto:drum.mwracs@conus.army.mil).

### Army Community Services

<p><b>Exceptional Family Member Program (EFMP)</b>- helps families with special needs <b>(315) 772-5476</b></p>	<p><b>Army Family Action Plan (AFAP)</b> - a way to make your voice heard throughout the community <b>(315) 772-5374</b></p>
<p><b>Community Life Office (CLO)</b> - mission is to improve the quality of life in Fort Drum housing areas <b>(315) 772-5374</b></p>	<p><b>Army Volunteer Corps (AVC)</b> - Information on volunteering for the community <b>(315) 772-4929</b></p>
<p><b>Army Emergency Relief (AER)</b> - provides financial assistance in the form of no interest loans and/or grants to active duty military Families whose resources are not sufficient to meet emergency needs. <b>(315) 772-6560</b></p>	<p><b>Employment Readiness Program (ERP)</b> - provide helpful information during the job search process, including resume development and employment resource links <b>(315) 772-9611</b></p>
<p><b>Army Family Team Building (AFTB)</b> - Classes to help you become more familiar with everything the military offers and how it operates <b>(315) 772-6710</b></p>	<p><b>Family Advocacy Program (FAP)</b> - specialized program for the prevention and treatment of children/spouse abuse <b>(315) 772-6929</b></p>
<p><b>Family Readiness Center (FRC)</b> - We invite you to visit and utilize the many services and opportunities provided to help Families handle difficult situations during the soldier's deployment <b>(315) 772-6557</b></p>	<p><b>Financial Readiness</b> - help Soldiers and their Families develop and maintain a realistic Family budget, reduce debts, improve their credit, plan for the future through savings and investment <b>(315) 772-6894</b></p>
<p><b>Soldier and Family Assistance Center (SFAC)</b> - provide a supportive environment for Soldiers and Family Members as they deal with the stress and uncertainty of injury and the effects of war. <b>(315) 772-7781</b></p>	<p><b>Operation READY</b> - provides Soldiers, their Families, Family Readiness Group Leaders, Commanders including Rear Detachment, First Sergeants, Chaplains, activated Reserve and National Guard Units the necessary training and resources to ensure mission readiness <b>(315) 772-0470</b></p>
<p><b>Relocation Readiness</b> - program designed to help Families in the relocation process <b>(315) 772-6553</b></p>	<p style="text-align: center;"><b>Contact Information:</b>  <b>Pine Plains Activity Center, Conway Road, Bldg. P-4330</b>  <b>315-772-6557 or 1-800-826-0886</b>  <a href="mailto:drum.mwracs@conus.army.mil">drum.mwracs@conus.army.mil</a></p>

## Child and Youth Services

**(315) 772-6716/713**

Child and Youth Services is a network of systems and programs that provide quality child and youth care at Fort Drum. These programs reduce the conflict between parental responsibilities and unit mission requirements, support readiness and contribute to the quality of life of Families. Child and Youth Services is a place where your children have opportunities to participate in age appropriate, developmental activities as part of a group or individually that allows for optimal, social, emotional, physical, creative, and cognitive growth. The programs offered are for children ages 6 weeks through the 12th grade. An example of a beneficial program CYS offers is before and after school programs where children can find daily help with homework.

One of the most utilized services CYC offers is Child Development Services (CDS). CDS offers full-day care for children 6 weeks - 5 years old, Mon - Fri. Fort Drum has three CDC's, Chapel Drive CDC, Chapel Drive Annex CDC, and Memorial Drive CDC. For more information regarding the CDC's on Fort Drum check out <http://www.drummwr.com/ChildDevelopmentCenter.htm> or email [drum.mwrcyscer@drum.army.mil](mailto:drum.mwrcyscer@drum.army.mil).

Another CYC program is Family Child Care Program (FCC). The FCC offers full-day, part-day, hourly, and before- and after-school services for children 4 weeks to 12 years of age. Family Child Care trains, certifies and monitors family members who provide child care in government quarters and in homes in various communities surrounding Fort Drum. FCC offers childcare in a homelike atmosphere, opportunities for siblings to be in care together, and more flexible hours than the centers. Some providers offer evening, weekend, and holiday care options for parents with non traditional work schedules. FCC is always looking for responsible people interested in

becoming a care provider. Earn money from home by providing Fort Drum's children with a safe, warm, and inviting atmosphere. For more information please call (315) 772-6716/6713 or email [drum.mwrcys@conus.army.mil](mailto:drum.mwrcys@conus.army.mil).

Please note that you must be registered if you would like to participate in any of the activities mentioned above. You can find more information about registration and Child and Youth Services in general for Fort Drum at the MWR website <http://www.drummwr.com/>.

## Identification Cards

(315) 772-2131

The military I.D. card (DD Form 1172, The Uniformed Services Identification and Privilege Card) is the holder's passport to military services across any military installation. Therefore, this document is potentially the most important item a Soldier or military Family member possesses.

If I.D. Card is missing due to spousal abuse paperwork must be filled out in order to obtain a new I.D. Card.

Replacement of a Family member's lost, stolen, expired, or mutilated I.D. card requires verification of Family member status with the spouse's personnel records.

The spouse must bring a copy of the following:

- Marriage license.
- A picture I.D. (driver's license, passport, or someone with a military I.D. card who can identify the spouse).
- Child's birth certificate if applying for an I.D. card for the child.
- A general power of attorney.

If required documentation is not available for verification, a temporary I.D. card may be issued.

Temporary I.D. cards are valid for 30 days and are issued on a case-by-case basis. For more information contact (315) 772-2131.

## TRICARE/ Medical Care

TRICARE is the health care program serving active duty service members, retirees, their Families, survivors and certain former spouses worldwide. As a major component of the Military Health System, TRICARE brings together the health care resources of the uniformed services and supplements them with networks of civilian health care professionals, institutions, pharmacies and suppliers to provide access to high-quality health care services while maintaining the capability to support military operations.

TRICARE Programs and Toll Free Numbers	
DEERS	1.800.538.9552
Military Medical Support Office	1.888.647.6676
TRICARE Dental Program	1.800.866.8499
TRICARE For Life/Dual Eligible's	1.866.773.0404
TRICARE Mail Order Pharmacy	1.866.363.8667
TRICARE Online (TOL)	1.800.600.9332
TRICARE Pharmacy Program	1.877.363.6337
TRICARE Prime Remote	1.888.363.2273
TRICARE Retail Pharmacy	1.866.363.8779
TRICARE Retiree Dental Program	1.888.838.8737
US Family Health Plan	1.800.748.7347

TRICARE is available worldwide and is managed in four separate regions, three in the United States and one overseas.

**Fort Drum belongs to TRICARE North, also referred to as Health Net Federal Services. TRICARE North can be reached at 1.877.874.2273.**

## TRICARE Away from Home 1-877-TRICARE (874-2273)

- For emergency care go to the nearest appropriate medical facility or call 911. After your care, please follow up with your Primary Care Manager (PCM).
- For Urgent or Acute Care, prior referral authorization is required before care is obtained. Please call your PCM prior to receiving care. You can also call 1-877-TRICARE (874-2273).
- If you are leaving the Fort Drum area for more than 30 days, contact the local TRICARE service center (TSC) in order to transfer enrollment to the appropriate TRICARE Region.
- To quickly resolve issues: document the details (i.e. name, date, time and circumstances concerning the issue) in order to facilitate resolution of the problem.

### Helpful TRICARE Web Sites:

- [www.tricare.osd.mil](http://www.tricare.osd.mil)
- [www.tricareonline.com](http://www.tricareonline.com)
- [www.healthnetfederalservices.com](http://www.healthnetfederalservices.com)
- [www.mytricare.com](http://www.mytricare.com)

## **TRICARE: Process for Care Authorizations and Tips for Traveling, Moving**

TRICARE Prime, your military health care plan, travels with you as you travel from region to region, but there are certain things you should know before seeking care while away from your primary care provider.

### **Emergency Care**

An emergency is a medical or psychiatric condition that would lead a prudent, non-medical person to believe the lack of immediate medical attention would threaten life, limb or sight. In these cases, emergency care is also appropriate to relieve severe pain or suffering.

Examples of emergency conditions include, but are not limited to loss of consciousness, shortness of breath, chest pain, heart attacks, uncontrolled bleeding, sudden weakness or paralysis, poisoning or

suicide attempts. Normal labor and delivery of a child after the 34th week of pregnancy is not considered an emergency and delivery at a civilian hospital after this time can result in additional charges.

If you have a medical emergency while traveling, go to the nearest emergency room. Authorizations are not required for emergencies; however, you should keep all receipts and paperwork for your records and contact your primary care provider within 24 hours of receiving care. This will ensure proper and quick payment. For more information, contact your specific TRICARE Region Hotline.

### **Urgent Care**

If you need to see a provider for an urgent medical problem (office visit) that cannot wait until you return from your travel, you must first make sure that the provider you select will accept TRICARE.

If proper authorization is not sought for urgent care, you will be billed under the Point-of-Service option, resulting in higher costs to you. It is also recommended that you notify your primary care provider to let them know that you have seen another physician soon after you have received care. Examples of urgent conditions include, but are not limited to, sprains, colds, earaches, sore throats, and a rising temperature.

### **Routine Care**

Routine is not authorized while traveling. Please visit your primary care provider upon your return.

### **Traveling Overseas**

If you need medical care while traveling in a foreign country with a U.S. Military Treatment Facility (MTF) seek care at that facility if it is conveniently located or contact the Health Benefits Advisor at that MTF for their assistance in locating nearby providers of care.

If you are traveling in a country without a U.S. MTF, contact the nearest U.S. consular office for their recommendations on nearby providers of care or seek care at a local hospital or clinic and notify your Primary Care Provider as soon as possible.

### **Prescriptions While Traveling**

When traveling outside your TRICARE Prime area, make certain you bring along enough of your prescription to last the entire trip. If you have to fill the prescription while outside your TRICARE region, you will have to pay the entire amount out of your own pocket and then seek reimbursement from TRICARE when you return home.

When you are traveling within your TRICARE region, you pay only the co-payment by using a network pharmacy.

### **PCS and Prime**

If you are making a permanent change of station (PCS) to another military installation, active duty service members and their Family do not have to disenroll from TRICARE Prime.

Active duty service members will transfer their enrollment when they in-process at their new duty station. Upon arrival at the new duty station Family members can visit the TRICARE Service Center to update their information and transfer their enrollment.

Your local TRICARE Service Centers can provide you with travel brochures that answer your questions about traveling or moving with TRICARE. To find out more, please call the TRICARE Liaison Office at (315) 772-5111.

## **Taking TRICARE to College**

If you have children who will be attending college this fall, TRICARE Prime makes it easy and inexpensive for them to receive the health care they need away from home. Here are some steps you can take to ensure that TRICARE goes to college with your child:

- **Verify registration in DEERS and TRICARE Eligibility:** Make sure your child is properly registered in DEERS by calling (315) 772-3103. To be eligible for TRICARE, unmarried children will be covered under the age of 21; or age 23 if they are full-time college students. Please note if your child is not enrolled full time during summer sessions, they will be dropped for the duration of the summer until they resume full time status in the fall.
- **Determine what TRICARE Prime plans are offered in the area of your child's college.** If TRICARE Prime is available, you will need to pick a new Primary Care Manager as soon as possible. Contact the TRICARE Service Center to obtain a PCM request before going to college. If TRICARE Prime is not offered, he or she may still use TRICARE Standard or Extra benefits after disenrolling from Prime.
- **If you child returns home for the summer, his or her enrollment will return also.** If your child is traveling back and forth frequently, TRICARE Standard may be the best plan. It has greater flexibility than TRICARE Prime.
  - **If your child is enrolled in TRICARE Prime, make certain that he or she understands that pre-authorizations are needed for all health care except emergency care.** Your child's PCM will usually arrange for any necessary pre-authorization. If the PCM is not available, he or she will need to contact a Health Care Finder by calling 1-800-444-5445. If pre-authorization is not obtained, you will be subject to Point-of-Service charges, which can be significantly higher. This rule may apply even to the student medical clinic at the college.

### **When both Parents are deployed and children are in the care of others:**

Please ensure the Care Giver of your children sign a Release of Information (ROI) Form. If this form is not completed, faxed, and on file with TRICARE when the guardian calls, the TRICARE representative will not be able to disclose any information about the Child's medical history or any other relevant information. You can find the ROI form on TRICARE's website or at your local Service Center. Please note, a General Power of Attorney will not suffice in place of the ROI form.

## **Local Medical Resources**

### **URGENT CARE CLINICS**

#### **Samaritan Medical Center**

830 Washington St., Watertown, NY - (315) 785-4516, (315) 785-4000

After hours care for urgent mental health concerns is available through the Family Practice Acute Care Clinic from 9 a.m. to 9 p.m. (315) 772-2778 or at Samaritan Medical Center (315) 785-4516.

#### **University Hospital**

750 E Adams St, Syracuse, NY - (877) 464-5540

#### **Urgent Care-Mountain Medical**

1213 Coffeen St, Watertown, NY - (315) 779-2273

#### **Quik Med Urgent Care**

727 Washington St, Watertown, NY - (315) 785-7009

#### **Med Ready Urgent Care Medical**

19472 US Route 11, Watertown, NY - (315) 779-1104

#### **North Country Urgent Care**

21017 NYS Rt 12F, Watertown, NY - (315) 786-3436

**Pulaski Health Center**

61 Delano St, Pulaski, NY - (315) 298-6564

**Family Medicine Urgent Care Centre**

Cataraqui Mall, Kingston, ON K7M 7H4, Canada - (613) 389-3348

**Carthage Area Hospital**

1001 West St, Carthage, NY - (315) 493-1000

**Immediate Medical Care of Cny**

8240 Manlius Cazenovia Rd, Manlius, NY - (315) 682-0909

**University Hospital**

750 E Adams St, Syracuse, NY - (877) 464-5540

**North Medical Urgent Care**

5100 W Taft Rd # 1C, Liverpool, NY - (315) 452-2333

## Hospitals

**Carthage Area Hospital**

1001 West St, Carthage, NY - (315) 493-1000

**Evans Family Health Center**

26121 US Route 11 # 1A, Evans Mills, NY - (315) 629-5437

**Sackets Harbor Health Center**

103 Barracks Dr, Sackets Harbor, NY - (315) 646-2060

**River Hospital Inc**

4 Fuller St, Alexandria Bay, NY - (315) 482-5080

**Claxton Hepburn Medical Center**

214 King St, Ogdensburg, NY - (315) 393-3600

**Lewis County General Hospital**

7785 N State St, Lowville, NY - (315) 376-5200

**St Joseph's Hospital Health Center**

301 Prospect Ave, Syracuse, NY - (315) 448-5111

**Community General Hospital**

4900 Broad Road, Syracuse, NY - (315) 492-5011

# Housing

Fort Drum Housing Division  
Division Chief: (315) 772-7256  
Customer Service: (315) 772-6668  
Fax: (315) 772-6383  
Email: [drum.pwhousing@us.army.mil](mailto:drum.pwhousing@us.army.mil)  
HOURS OF OPERATION  
MODAY THRU FRIDAY: 0730-1600

Housing Division (Clark Hall)  
Public Works  
85 First Street West  
Fort Drum, NY 13601-5097

## Single Soldier Housing Branch

Customer Service: (315) 772-6668  
FAX: (315) 772-4856

**Service Orders (Barracks): (315) 772-6668**  
**After Hours Service Orders: (315) 778-8099**

## Fort Drum Mountain Community Homes (On Post Housing)

Welcome Home Center: (315) 955-6644  
FAX: (315) 773-7671

## Community Centers:

Adirondack Creek: (315) 955-6640  
FAX: (315) 773-4270

Crescent Woods: (315) 955-6641  
FAX: (315) 773-8135

Monument Ridge: (315) 955-6642  
FAX: (315) 773-4282

Richard Hills: (315) 955-6643  
FAX: (315) 773-9056

**Dependants must have a Special POA to make any changes to housing status.**  
**Example: Clearing or Receiving**

# Handling Emergencies

## 1. CONTACT THE REAR DETACHMENT COMMANDER WITH ANY INFORMATION.

Rear Detachment Commander: \_\_\_\_\_

Office number: \_\_\_\_\_

Home number: \_\_\_\_\_

Staff Duty Number: \_\_\_\_\_

## 2. NOTIFY THE RED CROSS:

Toll Free number 1-877-272-7337 is for Soldiers and their spouses assigned to or residing on a military base in the United States. Family Members such as parents or in-laws need to contact their local Red Cross where the emergency occurs. (Check local information or [www.redcross.org](http://www.redcross.org))

**Fort Drum Red Cross office: (315) 772-6561.**

### Red Cross Messages Include:

- Verification of critical illness or death of an immediate Family member (or grandparent) of active duty military or their spouse.
- Immediate Family-mother, father, sibling, spouse, child, (Includes in-laws and steps).
- Birth announcements. Pre-birth notification (in the case of serious medical problems for mother and/or baby).
- Health and welfare-depression/suicidal issues or interruption of normal communications.
- Breakdown of child care plans-verification from doctor or other sources that caused breakdown in childcare.

### Message Timeline:

- Message verification is from the Red Cross office where the emergency occurs.
- Delays occur when doctors require a signed release, Family phone numbers are incorrect or not available, and the Soldier's information is incorrect or unknown and other factors.
- With the verification, the Red Cross will contact the Brigade or Battalion Staff Duty with the case number and the contents of the message.
- During deployments, the message goes to the Red Cross in the forward area who then relays the message (with limited communications) to the Staff Duty/Chain of Command.
- Messages are not normally given to the Rear Detachment.

### Other Information:

- In deployments, "message minimize" is in effect due to the large volume of messages. Minimize messages are:

1. Critical illness or death of immediate Family
2. Birth notifications or
3. Child care plan breakdown

- Emergency leave is a Commander's Program. Red Cross provides verification to assist the Commander in making a leave decision. See below for criteria.

**To initiate a Red Cross message, you will need:**

1. The full name, rank, social security number and current military address (including zip code) of the service member;
2. The full name and relationship to the service member of the person involved in the emergency;
3. The doctor's name, the funeral home, name of the local point of contact, the phone number and the city and state.

The Red Cross and the various Military Aid Societies have a Memorandum of Understanding (MOUEs) in place to provide access to financial assistance 24/7 for service members. If the service member or their authorized dependents need financial assistance they should contact the nearest Red Cross station or chapter. If they can not find a Red Cross Chapter in their area, and they are not near a military base, they can call our toll free number 1-877-272-7337 for assistance. The Red Cross worker will process the request through the military aid society and will provide the assistance on behalf of that aid society if it is approved. So, even though the service member may be receiving a Red Cross check for the assistance, they will be signing an allotment to repay the aid society because the assistance is really coming from that aid society - just with Red Cross assistance.

**Note: Sending a Red Cross message does not insure the Soldier will return home. See below for criteria from Army regulation 600-8-10.**

**Emergency leave Requirements (AR 600-8-10)**

The unit commander is the approval authority. Soldiers will be authorized emergency leave up to 30 days for emergency situations within the immediate Family. Immediate Family include:

- (1) Parents, including stepparents.
- (2) Spouse.
- (3) Children, including stepchildren.
- (4) Sisters, including stepsisters.
- (5) Brothers, including stepbrothers.
- (6) Only living blood relative.
- (7) A person in loco parentis. A person in loco parentis is one who stood in place of a parent to the Soldier or the Soldier's spouse for 24 hours a day, for at least a 5-year period before the Soldier or the Soldier's spouse became 21 years of age. The person must have provided a home, food, clothing, medical care, and other necessities as well as furnished moral and disciplinary guidance and affection. A grandparent, or other person, normally is not considered to have stood in place of a person when the parent also lived at the same residence. A person is not considered in loco parentis for performing baby-sitting or providing day care services.

# Casualty Assistance Information

The Army is committed in serving you in your time of need. If there is an incident in which a Soldier is injured, wounded, killed, or missing in action there are specific Army procedures in informing the Family and it is the Rear Detachment's job to make sure it is done in accordance with Army regulations.

## The 4-31 Rear Detachment will

- Conducts an Emergency FRG meeting to provide information
- Unit identifies escort, and the CAC sends the escort to Dover Air Force Base; escorts deceased family member to funeral home.
- Unit sends funeral team to conduct funeral.
- Unit ensures family is being taken care of.
- Monitor unit for morale issues.

During this stressful time, you must remember not to listen to rumors. The Rear Detachment is committed and working very hard to get the timeliest and correct information to you as soon as possible.

If a Soldier is Killed in Action (KIA), a Non-Battle Death (NBD) which is an accident or suicide, or a Duty Status Whereabouts Unknown (DUSTWUN), an in-person notification will occur. A Casualty Notification Officer (CNO) conducts notification with a Chaplain in a Class A Army Green uniform. A Casualty Assistance Officer (CAO) will be assigned to the Family after notification. The CAOs job is to assist the Family in any way and to decide whether more help is needed.

If a Soldier is Very Seriously Injured (VSI) where death within 72 hours is possible or is Seriously Injured (SI) and is critical but in stable condition, an in-person notification will occur. CNO conducts notification with Chaplain in Army Combat Uniform (ACU).

If a Soldier is considered Not Seriously Injured or ill (NSI), a telephonic notification will take place by the Soldier's Brigade or Battalion Rear Detachment. No CNO or CAO will be assigned.

Please note, some Families may receive phone calls directly from their Soldier who tells them first of their injury. If your Rear Detachment has not called you first please call them immediately to tell them of your news. **It is also important to realize that a casualty notification in the event of a Soldier's death will be in person between the hours of 0600-2200.**

## Definition of Go Teams & Care Teams

**Go Team-** Go Teams are groups consisting of Battalion or Brigade Senior Spouses and Battalion Rear Detachment Cadre (RDC) who provide initial assistance to Family members after they receive initial casualty notification (casualty can be a death or severe injury). Once the Family member is notified, the GO Team will assess the need for CARE Team involvement. The Go Team is on call from the Brigade Rear Detachment Commander through the Battalion/ Squadron Rear Detachment Commander.

**Care Team-** Casualty Response (CARE) Team consists of FRG members who are trained, ready, and responsible. The CARE Team provides ongoing, coordinated assistance. The CARE Team meets at a coordinated location and then moves to assist. The team links up with the GO team at the house of the Next of Kin (NOK) in order to help the Families in their time of need.

# The Cycle of Deployment

## The Cycle of Deployment

Deployment is a very emotional time for all involved. There is a definite and predictable cycle that couples and families go through with each and every deployment. Understanding this cycle is critical for service members and their Families to effectively manage deployment and strengthen Family relationships.

### Sustainment

Sustainment is the time when Family life is at its normal base line activity. During this phase, Family members are more focused upon daily routines and life's ups and downs than with deployment. Use this time to plan with your Family to help reduce stress when deployment does come. The member should meet with their Family once or twice a year to discuss and update each person's needs before and during deployment.

### Pre-Deployment

Pre-Deployment is often a tense and stressful time as all Family members prepare themselves for the approaching deployment. This phase usually begins shortly before the deployment. Common emotions during this phase include: tension, stress, disbelief, anger, anxiety, fear, excitement and confusion.

## Pre-Deployment Phase:

### **Common emotions and reactions:**

- Anxiety- "So much to do before deployment."
- Denial/Disbelief- "It's too painful/ scary to think about that."
- Anger- "It's easier to say good-bye to someone you are angry with."
- Resignation- "Let's just get it over with."
- Loneliness- You feel you are going to have to go through this alone. "Why is this happening now?"
- Depression- Sad over the loss of your companionship.
- Confusion- Conflicting emotions between you and your spouse. (excited, challenged, guilty, distancing and detaching.)

### **Suggestions:**

- Talk about and accept feelings. You may be at a different point than your partner.
- Communicate using "I," avoid using third person statements. Ask for clarification and avoid jumping to conclusions.
- Spend time together as a couple or Family. Set goals for the deployment and break it up into small manageable parts.
- You may find that you react differently to this separation compared to others.
  
- Be aware of, share and accept each other's feelings. Encourage each other to be open and honest.
- Discuss your needs in terms of time spent together, alone and as Family.
- Remember your expectations of what needs to be done before and during the deployment may differ. Small items can become larger later.

### **Intimacy**

- You may encounter some changes regarding your intimacy; go slow with deep feelings.
- You may feel as though you should be having six months of sex in the few weeks before the deployment.

- Both partners may start to distance themselves physically and emotionally, being less intimate and “withdrawing.”
- Reassure your love for one another and *talk, talk, talk*.

### **Nurture your relationship**

- Create special moments.
- Pamper each other. Do little things to show your love.
- Work as a team.
- Help each other in managing stress.

### **Deployment**

During the deployment, each Family member may act differently when coping with the separation.

#### **On “D” Day (The day your Soldier departs):**

- Make the day as least stressful as possible.
- Surround yourself with loved ones.
- Keep busy.

#### **Common emotions during this phase include:**

- Relief: “Things are so tense. Now we finally can start putting our plan into action.”
- Anxiety: “Can I make it? Will my loved ones be okay?”
- Frustration: “It’s happened and there’s nothing I can do about it.”
- Guilt: “How could I leave them? Could I have done more?”
- Abandonment: “How could he/ she do this to me/ us?”
- Pain: “I’ve just lost my best friend.”

#### **Remember:**

- Each person reacts differently.
- Emotions are normal and will usually subside in a few weeks as one learns to deal with the changes caused by deployment.
- It may seem like you are on an emotional roller coaster
- You may experience reactions that come as a surprise to you and your Soldier.
- Past emotions may resurface during the deployment.
- If your emotions persist or seem to too severe, consider talking to someone such as a friend, Chaplain, counselor, Rear Detachment Commander, Military OneSource, etc

### **During Deployment:**

#### **For the Spouse or Family Members:**

- Set attainable goals for yourself and meet them.
- Break the deployment into several phases and after each phase is complete reward both you and your Soldier for your achievement.
- Take up new activities and hobbies. Stay active (i.e. take classes, exercise, get more involved in community activities).
- Volunteer.
- Participate in FRG functions. It may be easier if you surround yourself with people going through the same emotions as you are.
- Write! Write! Write! to your Soldier but remember mail is slow. You can also email your Soldier but remember email is not always reliable and is not available in all areas.

### **For the Spouse or Family Members:**

- Write and email your Family.
- Talk to your Chaplain or Command leadership.
- Find a trusted friend/ "Battle Buddy" who you can share your personal emotions with. Discuss your Family, your career goals, homecoming, etc.
- Encourage and support your Family and understand that they are equally going through some tough times.

### **Keep a Positive Attitude:**

- Don't take each other for granted.
- Take advantage of the situation for personal growth and new experiences.
- Strengthen your relationships with communication, encouragement, and support to reach set goals.
- Take the opportunity when presented and make choices for yourself
- Discover some humor to relieve the stress.
- Appreciate Family being united as everyone pitches in.

### **The Midway Point**

#### **Common Emotions and Reactions:**

- Usually brings a sense of pride, confidence and self-assuredness to your spouse or Family members at home, "I can do this"
- Anger decreases.

#### **Suggestions:**

- Continue to nurture and work on your relationship throughout the deployment.
- Send symbols of affection (small gifts, poems, cards, etc).
- Utilize support systems and celebrate events and holidays.

### **Post Deployment/ Home Coming**

No matter how long you have been separated, your loved ones will be just as excited as you when they hear you are coming home. You and your Family need to prepare for this homecoming, and the weeks and months that follow, so it will be a happy reunion and the new

start you want it to be. There is usually an anticlimactic letdown after the big anticipation of the homecoming is over. Prepare yourself it is normal. Be flexible, be prepared for that change and be patient with the readjustment process.

#### **What to Expect:**

- Communication with loved ones may feel awkward at first.
- Things will not be the same as when they left, for everyone involved.
- You and the Family will need to take time to listen to each other.
- There may be some emotional strain.
- Your Soldier may note changes in the children and preteens

Your Soldier may encounter some rejection from small children at first.

- Encourage your Soldier to meet the new friends who gave you support during the deployment
- Remember people whom you consider Family may have new interests.
- Your Soldier may note some changes in the house or apartment.
- Accept that your Soldier may be different with the members of your Family upon return.

#### **What to Avoid:**

- Forcing your Soldier to immediately take charge of matters as soon as he returns.
- Play the "Who had it worse" game.

- Giving orders.
- Wanting to rebuild intimacy too quickly.
- Forcing your loved ones to share about the negative things that happened during deployment. Although honesty is best, timing and discretion is also essential.
- The urge to pack a social calendar that leaves everyone exhausted.
- Criticizing your Family upon return.
- Encouraging your Soldier to solve all the problems within the first few days of your return.
- Curb the desire to spend. Set budget limits.
- “Honey do lists”
- Rumors and gossip.

**What to do:**

- Take it slowly at first. Don't force quick changes.
  - Talk before your return with your Family about who you want to meet you when you arrive.
  - Discuss how to spend your first night, at home, have a party or not. If so when and with whom.
  - Spend quality time with members of your Family.
  - Take time to listen.
  - Encourage the children to express their feelings.
  - Talk about how much leave your Soldier should take, and when.
  - Reassure your children and tell them how proud you are of their accomplishments and the help they provided during the deployment.
  - Keep expectations reasonable and be flexible.
- 
- Did the frequency of your communication meet the expectations of everyone? If not, talk about needed changes and adjustments.
- 
- Give yourselves a no-pressure chance to become a couple again. Do not rush Sex.
  - Talk about your experiences to discover what could make the next separation better.
  - Trust your partner on the decisions made and on the way things were handled during the deployment.
  - Remember the returning member may not have driven in US traffic for a while; for everyone's safety, take time to refresh your driving skills.

## NOTES

# Pre-Deployment/Family Readiness Checklist

## Finances

- Do you know the account numbers, names and addresses of your banks?
- Do you know the types of accounts you have?
- Do you know the location of checking and savings books?
- Do you have a safe deposit box? If so, do you know where the key is kept and where the box is located?
- Will your bank accept your Power of Attorney? (Not all banks do!)
- Do you know how deposits are made?
- Do you know how to balance your checkbook?
- Will you have money immediately available to you on a continuing basis during your spouse's deployment?
- If you are receiving an allotment, will it provide sufficient money to maintain your entire household?
- Are all of your credit cards accounted for? Do you know how to notify the credit card company in case of loss or theft?
- Are you prepared to assume or have already assumed the control of all checking accounts, know the balance at all times, and never write a check unless you are certain of sufficient funds in the account?
- Do you know what bills must be paid and when they are due?

## Administrative

- Do you have and are each Family member's identification cards (ID) cards up-to-date?
- When will each ID card expire? \_\_\_\_\_
- Do you know how to replace the ID card in the event it is worn, damaged, lost or stolen?
- Do you and your spouse have an up-to-date will and know where it is kept?
- Do you have and know the location of your Power of Attorney?
- Do you have and know the location of each Family member's certified birth certificate?
- Do you have and know the location of your marriage certificate?
- Do you have copies and know the location of any adoption papers, guardianship papers, divorce decrees, or court orders awarding custody of children or child support?
- Do you have and know the social security numbers for each Family member?
- Do you have copies of Federal and State tax records for the past year?
- Where are the insurance policies kept? (Car, life, home owner, personal property, etc.)
- Do you know where the deeds and other title documents relating to real estate are?
- Certificates of title and registration, warranties, and tax receipts for automobiles, boats, recreational vehicles, and other personal property.
- Documents relating to bankruptcy proceedings.

## Housing

- Do you have a copy of your lease agreement?
- Will your lease run out while your spouse is deployed?
- Do you have current renters or homeowner's personal property insurance?
- Name and telephone number of an electrician, plumber, and landlord?
  
- Do you have an extra set of keys to the house?
- Do the doors and windows have good locks?
- Do all of the smoke alarms have new batteries?
- Are there enough alarms installed?

- Are you capable of doing the yard maintenance? If not, have you made arrangements?
- Have you checked for current maintenance problems? Have you resolved them?
- Have you practiced fire emergency procedures?

## Transportation

- Do you have a current driver's license? It expires on \_\_\_\_\_.
- Do you have an extra set of car keys? They are located \_\_\_\_\_.
- Do you know where your spouse will park the car if he drives it to the unit when leaving for a mobilization or a deployment?
- Do you know that if your spouse leaves the car in a unit holding area and deploys, you must have a completed release form showing that you by name may take it out of the area? This must be filled out before your spouse leaves.
- Have you recently updated your car maintenance? When? \_\_\_\_\_.
- Do you know how to attend to minor car maintenance?
- Do you know what to do if the car breaks down?
- Do you know when the car is due for maintenance? \_\_\_\_\_.
- Do you know where to take the car for maintenance? \_\_\_\_\_.
- Is the registration and proof of insurance for the car kept in the car?
- Are the car tags current?
- If the tags need to be renewed while your spouse is away, do you have the proper paper work to get new tags?
- When will the safety inspection expire? \_\_\_\_\_.
- Are you insured to drive the cars?

## Medical

- Does every member of your Family know how to dial 911?
- Do you know the telephone number and location to your designated Health Clinic?
- Is each Family member enrolled in DEERS?
- Does each Family member have a current medical card?
- Do you have immunization records for each member of the Family?
- Are immunizations for each Family member up to date?
- Where are the medical records for each Family member? \_\_\_\_\_
- Where are the TRICARE cards for each Family member? \_\_\_\_\_
- Where are the dental records for each Family member? \_\_\_\_\_
- Who has medical power of attorney? \_\_\_\_\_
- Are the Family's pets vaccinations up to date? \_\_\_\_\_
- Are the Family's pets registered with the city or the post? \_\_\_\_\_
- What is the telephone number of your veterinarian? \_\_\_\_\_

# Time Conversion Chart: Afghanistan and Iraq

<u>Civilian Time</u>	<u>Eastern</u>	<u>Central</u>	<u>Mountain</u>	<u>Pacific</u>	<u>Bagdad, Iraq</u>	<u>Kabul, Afghanistan</u>
Midnight	0000	2300	2200	2100	0700	0830
1:00 am	0100	0000	2300	2200	0800	0930
2:00 am	0200	0100	0000	2300	0900	1030
3:00 am	0300	0200	0100	0000	1000	1130
4:00 am	0400	0300	0200	0100	1100	1230
5:00 am	0500	0400	0300	0200	1200	1330
6:00 am	0600	0500	0400	0300	1300	1430
7:00 am	0700	0600	0500	0400	1400	1530
8:00 am	0800	0700	0600	0500	1500	1630
9:00 am	0900	0800	0700	0600	1600	1730
10:00 am	1000	0900	0800	0700	1700	1830
11:00 am	1100	1000	0900	0800	1800	1930
Noon	1200	1100	1000	0900	1900	2030
1:00 pm	1300	1200	1100	1000	2000	2130
2:00 pm	1400	1300	1200	1100	2100	2230
3:00 pm	1500	1400	1300	1200	2200	2330
4:00 pm	1600	1500	1400	1300	2300	0030
5:00 pm	1700	1600	1500	1400	0000	0130
6:00 pm	1800	1700	1600	1500	0100	0230
7:00 pm	1900	1800	1700	1600	0200	0330
8:00 pm	2000	1900	1800	1700	0300	0430
9:00 pm	2100	2000	1900	1800	0400	0530
10:00 pm	2200	2100	2000	1900	0500	0630
11:00 pm	2300	2200	2100	2000	0600	0730

GMT +4 hrs  
GMT +4.5 hrs

# DEPLOYMENT DATA FORM

Soldier's Name: \_\_\_\_\_

Soldier's Social Security Number: \_\_\_\_\_

## **Stateside Information**

Unit: \_\_\_\_\_ Company: \_\_\_\_\_

Company Commander: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Platoon Leader: \_\_\_\_\_ Phone Number: \_\_\_\_\_

1st Sgt.: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Platoon Sgt.: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Family Readiness Group Contact Person: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Chaplain: \_\_\_\_\_ Phone Number: \_\_\_\_\_

## **Deployment Information**

Location: \_\_\_\_\_ Unit: \_\_\_\_\_

E-mail Address: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Mailing Address: \_\_\_\_\_  
\_\_\_\_\_

Company Commander: \_\_\_\_\_ 1st Sgt.: \_\_\_\_\_

Officer in Charge: \_\_\_\_\_ NCO in Charge: \_\_\_\_\_

Team Leader: \_\_\_\_\_ Chaplain: \_\_\_\_\_

## **REAR DETACHMENT INFORMATION**

For all Rear Detachment information, contact Battalion Staff Duty: 315-772-7511

## ABBREVIATIONS AND ACRONYMS

AAFES	ARMY AIR FORCE EXCHANGE SERVICE
AAM	ARMY ACHIEVEMENT MEDAL
AASLT	AIR ASSAULT
ABN	AIRBORNE
ACAP	ARMY CAREER AND ALUMNI PROGRAM
ACS	ARMY COMMUNITY SERVICES
ACU	ARMY COMBAT UNIFORM
ADA	AIR DEFENSE ARTILLERY
AER	ARMY EMERGENCY RELIEF
AG	ADJUTANT GENERAL
ANCOC	ADVANCED NON-COMMISSIONED OFFICER COURSE
APO	ARMY POST OFFICE
ARCOM	ARMY COMMENDATION MEDAL
ARTEP	ARMY TRAINING AND EVALUATION PROGRAM
ASAP	AS SOON AS POSSIBLE
AWOL	ABSENT WITHOUT LEAVE
BAS	BASIC ALLOWANCE FOR SUBSISTENCE
BASD	BASIC ACTIVE SERVICE DATE
BAQ	BASIC ALLOWANCE FOR QUARTERS
BDE	BRIGADE
BDU	BATTLE DRESS UNIFORM
BN	BATTALION
BNCOC	BASIC NON-COMMISSIONED OFFICER COURSE
BSEP	BASIC SKILLS EDUCATION PROGRAM
CAV	CAVALRY
CDC	CHILD DEVELOPMENT CENTER
CDS	CHILD DEVELOPMENT SERVICES
CESO	COMMUNICATIONS/ELECTRONICS STAFF OFFICER
CFC	COMBINED FEDERAL CAMPAIGN
CG	COMMANDING GENERAL
CID	CRIMINAL INVESTIGATION DEPARTMENT
CIF	CENTRAL ISSUE FACILITY
CO	COMMANDING OFFICER
CONUS	CONTINENTAL UNITED STATES
COSCOM	CORPS SUPPORT COMMAND
CPO	CIVILIAN PERSONNEL OFFICE
CPX	COMMAND POST EXERCISE
CQ	CHARGE OF QUARTERS
DA	DEPARTMENT OF THE ARMY
DCA	DIRECTOR OF COMMUNITY ACTIVITIES
DEERS	DEFENSE ELIGIBILITY ENROLLMENT REPORTING SYS
DENTAC	DENTAL ACTIVITY
DISCOM	DIVISION SUPPORT COMMAND
DOD	DEPARTMENT OF DEFENSE
DODDS	DEPARTMENT OF DEFENSE DEPENDENTS' SCHOOL
DOIM	DIRECTORATE OF INFORMATION MANAGEMENT
DPW	DEPARTMENT OF PUBLIC WORKS
EDRE	EMERGENCY DEPLOYMENT READINESS EXERCISE

<b>ESL</b>	<b>ENGLISH AS A SECOND LANGUAGE</b>
<b>ETA</b>	<b>ESTIMATED TIME OF ARRIVAL</b>
<b>ETS</b>	<b>EXPIRATION TERM OF SERVICE</b>
<b>FA</b>	<b>FIELD ARTILLERY</b>
<b>FAO</b>	<b>FOREIGN AREA OFFICER</b>
<b>FC</b>	<b>FORT CARSON</b>
<b>FDC</b>	<b>FIRE DIRECTION CENTER</b>
<b>FDO</b>	<b>FIRE DIRECTION OFFICER</b>
<b>FH</b>	<b>FORT HOOD</b>
<b>FORSCOM</b>	<b>FORCES COMMAND</b>
<b>FRG</b>	<b>FAMILY READINESS GROUP</b>
<b>FTX</b>	<b>FIELD TRAINING EXERCISE</b>
<b>FY</b>	<b>FISCAL YEAR</b>
<b>G-1</b>	<b>DIVISION LEVEL PERSONNEL OFFICER</b>
<b>G-2</b>	<b>DIVISION LEVEL INTELLIGENCE OFFICER</b>
<b>G-3</b>	<b>DIVISION LEVEL OPERATIONS OFFICER</b>
<b>G -4</b>	<b>DIVISION LEVEL LOGISTICS OFFICER</b>
<b>G-5</b>	<b>DIVISION LEVEL CIVIC ACTION OFFICER</b>
<b>GI</b>	<b>GOVERNMENT ISSUE</b>
<b>GT</b>	<b>GOVERNMENT TECH APTITUDE TEST</b>
<b>HHB</b>	<b>HEADQUARTERS AND HQs BATTERY</b>
<b>HHC</b>	<b>HEADQUARTERS AND HQs COMPANY</b>
<b>HSB</b>	<b>HEADQUARTERS AND SERVICE BATTERY</b>
<b>HQ</b>	<b>HEADQUARTERS</b>
<b>IG</b>	<b>INSPECTOR GENERAL</b>
<b>ITT</b>	<b>INFORMATION, TRIPS AND TRAVEL</b>
<b>JAG</b>	<b>JUDGE ADVOCATE GENERAL</b>
<b>KP</b>	<b>KITCHEN POLICE (OR PATROL)</b>
<b>LES</b>	<b>LEAVE AND EARNINGS STATEMENT</b>
<b>MEDDAC</b>	<b>MEDICAL ACTIVITIES</b>
<b>MOS</b>	<b>MILITARY OCCUPATION SPECIALTY</b>
<b>MP</b>	<b>MILITARY POLICE</b>
<b>MSM</b>	<b>MERITORIOUS SERVICE MEDAL</b>
<b>NCO</b>	<b>NON-COMMISSIONED OFFICER</b>
<b>NCOER</b>	<b>NON-COMMISSIONED OFFICER EVAL REPORT</b>
<b>NCOIC</b>	<b>NON-COMMISSIONED OFFICER IN CHARGE</b>
<b>NCOWC</b>	<b>NON-COMMISSIONED OFFICERS' WIVES' CLUB</b>
<b>OER</b>	<b>OFFICER EVALUATION REPORT</b>
<b>OIC</b>	<b>OFFICER IN CHARGE</b>
<b>OWC</b>	<b>OFFICERS' WIVES' CLUB</b>
<b>PA</b>	<b>PHYSICIAN'S ASSISTANT</b>
<b>PAC</b>	<b>PERSONNEL ACTIONS CENTER</b>
<b>PAO</b>	<b>PUBLIC AFFAIRS OFFICE</b>
<b>PBO</b>	<b>PROPERTY BOOK OFFICE</b>
<b>PCS</b>	<b>PERMANENT CHANGE OF STATION</b>
<b>PEBD</b>	<b>PAY ENTRY BASIC DATE</b>
<b>PERSCOM</b>	<b>PERSONNEL COMMAND</b>
<b>PLDC</b>	<b>PRIMARY LDRSHIP DEVELOPMENT COURSE</b>
<b>PLL</b>	<b>PRESCRIBED LOAD LIST</b>
<b>PMO</b>	<b>PROVOST MARSHALL'S OFFICE</b>
<b>POA</b>	<b>POWER OF ATTORNEY</b>
<b>POC</b>	<b>POINT OF CONTACT</b>
<b>POV</b>	<b>PRIVATELY OWNED VEHICLE</b>

PT	PHYSICAL TRAINING
PX	POST EXCHANGE
S-1	BRIGADE/ BATTALION PERSONNEL OFFICER
S-2	BRIGADE/ BATTALION INTELLIGENCE OFFICER
S-3	BRIGADE/ BATTALION OPERATIONS OFFICER
S-4	BRIGADE/ BATTALION LOGISTICS OFFICER
XO	EXECUTIVE OFFICER

## MILITARY ACRONYMS, ABBREVIATIONS AND TERMS

### ACRONYMS AND ABBREVIATIONS

#### A-ALPHA

AAFES	Army and Air Force Exchange Service
ACAP	Army Career and Alumni Program
ACES	Army Continuing Education System
ACS/FPC	Army Community/Family Program Coordinator
AD	Active Duty
ADJ	Adjutant
AER	Army Emergency Relief
AFAP	Army Family Action Plan
AFTB	Army Family Team Building
AG	Adjutant General
APC	Armored Personnel Carrier
APF	Appropriated Funds
APFT	Army Physical Fitness Test
APO	Army Post Office
AR	Armor/Army Regulation
ASAP	As Soon As Possible
AUSA	Association of the United States Army
AV	Aviation
AWOL	Absent without leave

#### B-BRAVO

BAQ	Basic Allowance for Quarters
BAS	Basic Allowance for Subsistence
BC	Battery Commander
BCT	Basic Combat Training
BDE	Brigade
BDU	Battle Dress Uniform (jungle, desert, cold weather)
BN	Battalion
BNCOC	Basic Noncommissioned Officer Course

#### C-CHARLIE

CDR	Commander
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CDS	Child Development Services
CG	Commanding General
CGCS	Command and General Staff College
CHAMPUS	Civilian Health and Medical Program for the Uniformed Services
CID	Criminal Investigation Division
CINC	Commander in Chief
CO/Co	Commanding Officer/Company
COB	Close of Business
COLA	Cost of Living Allowance
CONUS	Continental United States
CPO	Civilian Personnel Office
CPX	Command Post Exercise
CQ	Charge of Quarters (duty required after duty hours)
CS	Chief of Staff
CSA	Chief of Staff, Army
CY	Calendar Year

### D-DELTA

DA	Department of Army
DECA	Defense Commissary Agency
DEERS	Defense Enrollment Eligibility Reporting System
DEH	Director of Engineering and Housing
DPW	Director of Public Works
DENTAC	United States Army Dental Activity
DEROS	Date of estimated return from overseas
DFAS	Defense Finance and Accounting System
DI	Drill Instructor
DO	Duty Officer
DOB	Date of Birth
DOD	Department of Defense
DOR	Date of Rank
DPCA	Director of Personnel and Community Activities
DCA	Director of Community Affairs
DPP	Deferred Payment Plan
DSN	Defense Switched Network (current term Autovon)

### E-ECHO

EDRE	Emergency Deployment Reaction Exercise
EER/OER	Enlisted/Officer Evaluation Report
EFMP	Exceptional Family Member Program
EM	Enlisted Member
EN	Enlisted
ETS	Estimated Time of Separation
EWC	Enlisted Wives' Club

### F-FOXTROT

FA	Field Artillery
FAC	Family Assistance Center
FCP	Family Care Plan
FDU	Full Dress Uniform
FLO	Family Liaison Office

<b>FM</b>	<b>Family Member/Field Manual</b>
<b>FMEAP</b>	<b>Family Member Employment Assistance Program</b>
<b>FORSCOM</b>	<b>Forces Command</b>
<b>FRO</b>	<b>Family Readiness Officer</b>
<b>FSG</b>	<b>Family Support Group</b>
<b>FTX</b>	<b>Field Training Exercise</b>
<b>FY</b>	<b>Fiscal Year</b>
<b>FYI</b>	<b>For Your Information</b>
<b><u>G-GOLF</u></b>	
<b>GED</b>	<b>General Education Diploma</b>
<b>GO</b>	<b>General Officer</b>
<b>GS</b>	<b>General Schedule (Government civilian employee pay grades)</b>
<b><u>H-HOTEL</u></b>	
<b>HHC</b>	<b>Headquarters and Headquarters Company</b>
<b>HOR</b>	<b>Home of Record</b>
<b>HQ</b>	<b>Headquarters</b>
<b>HQDA</b>	<b>Headquarters, Department of the Army</b>
<b>HS</b>	<b>Home Station</b>
<b><u>I- INDIA</u></b>	
<b>IADT</b>	<b>Initial Active Duty Training</b>
<b>IET</b>	<b>Initial Entry Training</b>
<b>IG</b>	<b>Inspector General</b>
<b>IN</b>	<b>Infantry</b>
<b>INFO</b>	<b>For the information of</b>
<b>ITO</b>	<b>Information Travel Office/Invitational Travel Order</b>
<b>ITT</b>	<b>Information, Tours, and Travel</b>
<b>IVC</b>	<b>Installation Volunteer Coordinator</b>
<b><u>J-JULIET</u></b>	
<b>JAG</b>	<b>Judge Advocate General</b>
<b>JR EN</b>	<b>Junior Grade Enlisted Personnel</b>
<b>JR NCO</b>	<b>Junior Grade Noncommissioned Officer</b>
<b>JUMPS</b>	<b>Joint Uniform Military Pay System</b>
<b><u>K-KILO</u></b>	
<b>KP</b>	<b>Kitchen Patrol</b>
<b><u>L-LIMA</u></b>	
<b>LEAVE</b>	<b>Vacation</b>
<b>LES</b>	<b>Leave and Earnings Statement</b>
<b><u>M-MIKE</u></b>	
<b>MACOM</b>	<b>Major Army Command</b>
<b>MEDDAC</b>	<b>Medical Department Activity</b>
<b>METL</b>	<b>Mission Essential Task List</b>

<b>MI</b>	<b>Military Intelligence</b>
<b>MIA</b>	<b>Missing in Action</b>
<b>MOS</b>	<b>Military Occupation Specialty</b>
<b>MP</b>	<b>Military Police</b>
<b>MRE</b>	<b>Meals Ready to Eat</b>
<b>MWR</b>	<b>Morale, Welfare, and Recreation</b>

**N-NOVEMBER**

<b>NA</b>	<b>Not Applicable</b>
<b>NAF</b>	<b>Non-appropriated Funds (generally located)</b>
<b>NATO</b>	<b>National Atlantic Treaty Organization</b>
<b>NCO</b>	<b>Noncommissioned Officer</b>
<b>NCOA</b>	<b>Noncommissioned Officer Association</b>
<b>NCOER</b>	<b>Noncommissioned Officer Evaluation Report</b>
<b>NCOIC</b>	<b>Noncommissioned Officer in Charge</b>
<b>NCOWC</b>	<b>Noncommissioned Officers' Wives' Club</b>
<b>NEO</b>	<b>Noncombatant Evacuation Operation</b>
<b>NLT</b>	<b>No later than</b>

**O-OSCAR**

<b>O CLUB</b>	<b>Officers' Club</b>
<b>OBC/OAC</b>	<b>Officer Basic/Advance Course</b>
<b>OCONUS</b>	<b>Outside Continental United States</b>
<b>OCS</b>	<b>Officer Candidate School</b>
<b>OIC</b>	<b>Officer in Charge</b>
<b>OJT</b>	<b>On the job training</b>
<b>OWC</b>	<b>Officers' Wives' Club</b>

**P-PAPA**

<b>PAC</b>	<b>Personnel Administration Center</b>
<b>PAM</b>	<b>Pamphlet</b>
<b>PAO</b>	<b>Public Affairs Office</b>
<b>PCS</b>	<b>Permanent Change of Station</b>
<b>PERSCOM</b>	<b>Total Army Personnel Command</b>
<b>PM</b>	<b>Provost Marshal (police chief)</b>
<b>POA</b>	<b>Power of Attorney</b>
<b>POC</b>	<b>Point of Contact</b>
<b>POI</b>	<b>Program of Instruction</b>
<b>POV</b>	<b>Privately Owned Vehicle</b>
<b>PT</b>	<b>Physical Training</b>
<b>PX</b>	<b>Post Exchange</b>

**Q-QUEBEC**

<b>QM</b>	<b>Quartermaster</b>
<b>QTRS</b>	<b>Quarters (living area)</b>

**R-ROMEIO**

<b>RA</b>	<b>Regular Army</b>
<b>RD</b>	<b>Rear Detachment</b>

RDC	Rear Detachment Commander
RDF	Rapid Deployment Force
R&D	Research and Development
REG	Regulation
REGT	Regiment
R&R	Rest and Recreation
RFO	Request for Orders
RIF	Reduction in Force
RSVP	Reply whether or not you can attend

#### S-SIERRA

SBP	Survivor Benefit Plan
SD	Staff Duty
SDNCO	Staff Duty Noncommissioned Officer
SDO	Staff Duty Officer
SF	Special Forces
SGLI	Serviceman's Group Life Insurance
SJA	Staff Judge Advocate
SMI	Supplemental Life Insurance
SOCOM	Special Operations Command
SOP	Standard Operating Procedure
SQD	Squad, a unit within a platoon
SQT	Skills Qualification Test
SRB	Selective Reenlistment Bonus
SSN	Social Security Number

#### T-TANGO

TAG	The Adjutant General
TASC	Training and Support Center
TDY	Temporary Duty
TLA	Temporary Living Allowance
TMP	Transportation Motor Pool
TRADOC	Training and Doctrine Command

#### U-UNIFORM

UCMJ	Uniform Code of Military Justice
USO	United Service Organization

#### V-VICTOR

VA	Department of Veterans Affairs
VHA	Variable House Allowance

#### W-WHISKEY

WO	Warrant Officer
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#### X-X-RAY

XO	Executive Officer
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## Y-YANKEE

## Z-ZULU

### TERMS

<b>ACCOMPANIED TOUR</b>	Tour of duty with family members
<b>ACTIVE ARMY</b>	On active duty
<b>ADVANCED PAY</b>	Payment before (duty performed) actually earned
<b>ALERT</b>	Emergency call to be ready
<b>ALLOTMENT</b>	Designated payment by soldier to bank or individual
<b>ALLOWANCE</b>	Pay and special compensation
<b>ARMY COMMUNITY</b>	Provides family support services on installation for active duty service members and their families
<b>ARMY SERVICE UNIFORM</b>	New Army Dress Uniform
<b>ARTICLE 15</b>	Disciplinary action
<b>BARRACKS/BILLETTS</b>	Place where a soldier lives
<b>BED CHECK</b>	An accounting for soldiers
<b>BENEFITS</b>	Medical, dental, commissary, etc.
<b>CADRE</b>	Leadership at training level
<b>CAISSON</b>	Artillery Vehicle
<b>CHAIN OF COMMAND</b>	Leadership structure
<b>CHAIN OF CONCERN</b>	An informal self-help channel for family members
<b>CHAPLAIN</b>	Military minister, priest, rabbi, or pastor
<b>CLASS As</b>	Green slacks/skirt, light green shirt, tie or neck tab, and jacket
<b>CLASS Bs (Being Retired)</b>	Green slacks/skirt, light green shirt, and optional sweater without jacket
<b>CLEARING</b>	Obtaining official release from post
<b>CODE OF CONDUCT</b>	Rules by which a soldier must live
<b>COLORS</b>	National and unit/organization flags
<b>COMMISSARY</b>	Grocery store for military
<b>COURT-MARTIAL</b>	Trial system within the Army
<b>DAYROOM</b>	Recreation area in soldier lodging
<b>DEPLOYMENT</b>	Soldier sent on a mission without family members
<b>DETAIL</b>	A job or assignment
<b>DIRECT DEPOSIT</b>	Soldier's guaranteed check to bank
<b>DINING IN</b>	Formal social gathering for soldiers only
<b>DINING OUT</b>	Formal social gathering with spouses
<b>DISCHARGE</b>	Departure from active duty
<b>DITY MOVE</b>	Self movement of household goods
<b>DOGTAGS</b>	Identification tags worn by soldiers
<b>DRESS BLUES</b>	Informal attire with four-in-hand tie/formal attire with bow tie
<b>DRESS MESS</b>	Formal attire: short jacket equivalent to "white tie and tails"
<b>DUTY ASSIGNMENT</b>	Job/place while on active duty
<b>ESPRIT DE CORPS</b>	Morale within unit or organization
<b>FAMILY ADVOCACY</b>	Program that assists with child and spouse abuse

<b>FAMILY CARE PLAN</b>	<b>Written instructions for care of family members while sponsor is away from duty station (can include provisions for finances, wills and guardianship)</b>
<b>FAMILY PROGRAM COORDINATOR</b>	<b>Provides family support services to active duty members and their families</b>
<b>FAMILY SUPPORT GROUP</b>	<b>Organization of family members, volunteers, and soldiers/civilian employees belonging to a support and assistance network of command, communication among the family members, the chain of command, and community resources.</b>
<b>FIELD DAY</b>	<b>Designated day for military displays</b>
<b>FIELD GRADE FORMATION</b>	<b>Majors, lieutenant colonels, and colonels</b>
<b>FROCK</b>	<b>Gathering of soldiers in a prescribed way</b>
<b>FRUIT SALAD</b>	<b>Assume next higher grade without pay</b>
<b>GARRISON</b>	<b>Ribbons and medals worn on uniform</b>
<b>GEAR</b>	<b>Post or community</b>
<b>GI BILL</b>	<b>Equipment used by soldiers</b>
<b>GI PARTY</b>	<b>Education entitlement</b>
<b>GRADE</b>	<b>Clean up duty</b>
<b>GREEN BERETS</b>	<b>Corresponds to pay level of soldier (E-3, O-2, etc.)</b>
<b>GUEST HOUSE</b>	<b>Special Forces</b>
<b>GUIDON</b>	<b>Temporary living quarters</b>
<b>HARDSHIP TOUR</b>	<b>Unit identification flag</b>
<b>HASH MARKS</b>	<b>Unaccompanied four of duty</b>
<b>HAZARDOUS DUTY PAY</b>	<b>Stripes for enlisted members' time in service</b>
<b>HOUSING OFFICE</b>	<b>Extra pay for duty in hostile area</b>
<b>ID CARD</b>	<b>Where you check in for housing</b>
<b>INSIGNIA</b>	<b>Identification card issued to legally recognized soldiers and family members</b>
<b>JODY CALL</b>	<b>Indicates branch of service</b>
<b>JUNGLE BOOTS</b>	<b>Troop cadence for marching or running</b>
<b>K-9</b>	<b>Special boots for tropical climates</b>
<b>KLICK</b>	<b>Dogs trained for military police service</b>
<b>LATRINE</b>	<b>Slang for kilometer</b>
<b>LEAVE</b>	<b>Toilet</b>
<b>LOCATION ALLOWANCE</b>	<b>Approved time away from duty</b>
<b>LOGISTICS</b>	<b>Allowance received for PCS (permanent change of station) move</b>
<b>MEDIVAC</b>	<b>Equipment and support needed for performance</b>
<b>MOTOR POOL</b>	<b>Medical evacuation</b>
<b>ORDERLY ROOM</b>	<b>Area where official vehicles are kept</b>
	<b>Company office</b>

<b>ORDERS</b>	<b>Spoken or written instructions to soldiers</b>
<b>PLATOON</b>	<b>Several squads within a company</b>
<b>POLICE CALL</b>	<b>Clean up</b>
<b>POST EXCHANGE</b>	<b>Army department store</b>
<b>POWER OF ATTORNEY</b>	<b>Legal document permitting a person to act on behalf of another</b>
<b>PROTOCOL</b>	<b>Customs and courtesies</b>
<b>QUARTERS</b>	<b>Government housing for married soldiers</b>
<b>RANK</b>	<b>Official title of soldier</b>
<b>REGRETS ONLY</b>	<b>Respond only if not attending</b>
<b>RETREAT</b>	<b>Bugle/flag ceremony at end of day</b>
<b>RE-UP</b>	<b>Reenlist</b>
<b>REVEILLE</b>	<b>Bugle call/ceremony at beginning of day</b>
<b>ROSTER</b>	<b>List of members</b>
<b>RUFFLES AND FLOURISHES</b>	<b>Musical honor for general officers and equivalent ranking officials</b>
<b>SEPARTION PAY</b>	<b>Pay for unaccompanied duty</b>
<b>SHORT TIMER</b>	<b>Person with short time left to serve on active duty</b>
<b>SICK CALL</b>	<b>Specific block of time for medical attention</b>
<b>SPACE A</b>	<b>Space available</b>
<b>SPONSOR</b>	<b>Person who is salaried by the government</b>
<b>SUBSISTENCE</b>	<b>Food allowance</b>
<b>SURE PAY</b>	<b>Soldiers' guaranteed check to bank</b>
<b>TAPS</b>	<b>Last call of the day</b>

# FORT DRUM, NEW YORK COMMUNITY REFERENCE PHONE NUMBERS

## Some Quick Notes

- The phone numbers are prefixed by 772-XXXX or 774-XXXX.
- Area code is 315
- Defense Switched Network (DSN) is 772-XXXX, where XXXX is the last four (ext) numbers of phone number.
- 773 numbers are civilian commercial numbers. To call a civilian number from an on-post phone, your phone PIN number (military or commercial civilian) must be used.
- To contact a DSN number from an on-post phone, your military phone PIN number must be used (\*98, PIN, 88, DSN).

Fort Drum Directory Assistance	2-6011
Directory Assistance (post only)	411
Post Locator - Hours: 1300 - 1545; Monday - Friday	2-5869
Fort Drum Information Hotline	772-DRUM
Army Community Service Information/Referral Helpline	1-800-826-0886
<b>Emergency Numbers</b>	
Ambulance	911
Medical	911
Fire Department	911
Military Police	911
American Red Cross	2-6561
Casualty Affairs Officer	2-6465
Community Mental Health	2-6890
Army Career and Alumni Program	2-3284
Army Substance Abuse Program	2-6701
725th Ordnance Company (EOD) after duty hours	773-4044
M.P. Station	911
M.P. Station (non-emergency)	2-5156
Post Operator	2-6011
Staff Duty Officer	2-5647
Urgent Care Clinic (UCC)	2-5236
Toll-free Number	1-800-342-3720
Tax assistance Center	772 3735

## Clark Hall Medical and Dental

(Medical)

<u>NAME</u>	<u>ROOM #</u>	<u>PHONE #</u>
Audiology	A1-75	(315) 772-3622
Community Health Nursing-CHN (Nutrition, Tobacco Clinic, Wellness Baby Clinic, Flu Clinic, Overseas Immunizations etc)	A1-88	(315) 772-6404
DENTAC	A1-102	(315) 772-0194
Exceptional Family Member Program (EFMP)	B2-17	(315) 772-4653
Preventive Medicine-PM	A1-52	(315) 772-6984
Solider Readiness Center (Medical SRC)	C1-33	(315) 772-2656

## DHR & Other Clark Hall Numbers

(NON Medical)

<u>NAME</u>	<u>ROOM #</u>	<u>PHONE #</u>
33rd Finance	A2-4	(315) 772-6820
Administrative Services (NON Medical)	B1-17	(315) 772-5288
American Red Cross	B1-35	(315) 772-6561
Army Career and Alumni Program (ACAP)	B2-13	(315) 772-3434
Army Continuing Education	P4300	(315) 772-8243
Army Emergency Relief (AER)	A2-6	(315) 772-6560
Army Substance Abuse Program	T2228	(315) 772-9019
Carlson Wagonlit Travel Agency	A2-20	(315) 772-5750
Casualty Assistance	B1-27	(315) 772-6465
Chaplain	A2-46	(315) 772-0462
Child & Youth Services (CYS)	A2-6	(315) 8675
Civilian Personnel Advisory Center (CPAC)	B2-36	(315) 772-5393
Claims	B2-37	(315) 772-6584
Command Safety Office	C2-21	(315) 772-5352

Deletions - Deferments - TCS Orders	A1-16	(315) 772-6823
Department of Motor Vehicles (DMV) (NOT Post Decals)	C1-34	315-772-0543
Directorate of Human Resources	A2-82	(315) 772-4588
Drill - Recruiter ASG	A1-16	(315) 772-4992
eMILPO	C2-14	(315) 772-2057
Enlisted Reassignments	A1-16	(315) 772-7177
Equal Employment Opportunity (EEO)	B1-32	(315) 772-6912
Facility Management	B1-25	(315) 772-2337
Finance - In/Out Processing and Travel Pay	B2-1	(315) 772-7242
Finance	1st Floor Lobby	(315) 772-5529
Forms/Publications Office	B1-23	(315) 772-5355
Freedom of Information/Privacy Act Office (FOIA/PA)	B1-23	(315) 772-1500, 5456
Ft. Drum Mountain Community Homes	A2-54	(315) 955-6644
Government Housing	A2-54	(315) 772-6668
Government Travel Office	A2-20	(315) 772-6451
Human Resources (NOT CPOL/CPAC)	A2-82	(315) 772-4588
ID Cards/DEERS	A1-19	(315) 772-5149
Immigration/Relocation Service	A2-6	(315) 772-6902
In/Out Processing	C2-14	(315) 772-6459
Inspector General	A2-75	(315) 772-5492
Legal Assistance	A2-68	(315) 772-5261
Military Personnel Division	A1-16	(315) 772-2130
Morale, Welfare, and Recreation (MWR)	A2-6	(315) 772-5685
N.Y.S. Department of Labor	B2-13	(315) 772-7099
Officer Reassignments	A1-16	(315) 772-6448
Official Mail Distribution Center	OMDC	(315) 772-6475
Out Processing	A1-16	(315) 772-1407
Passport/Family Travel	A1-16	(315) 772-7177
Personnel Property Shipping	A2-42	(315) 772-6384

Personnel Operations Branch	B1-33	(315) 772-3929
Personnel Processing Branch	A1-19	(315) 772-4993
Personnel Reassignments Branch	A1-16	(315) 772-8965
Personnel Services Branch	C2-14	(315) 772-6460
Promotions	C2-14	(315) 772-9953
Reception/In-Processing	1st Floor Lobby	(315) 772-2564, 2107
Records - <b>Soldiers</b>	C2-14	(315) 772-7690
Records Management - <b>ARIMS</b>	B1-23	(315) 772-1500
Reserve Retention	C2-8	(315) 772-3386
Retirement Services	A1-19	(315) 772-6434, 6339
SERCO	A1-26	(315) 772-8242
Soldier Actions	C2-14	(315) 772-1351
Soldier and Family Assistance Center (SFAC)	B1-40	(315) 772-7781
Sprint	B2-5	(315) 773-9375
Strength Management	A1-16	(315) 772-9095
Transition Center	A1-19	(315) 772-3505
Unit Mail Information	B1-25	(315) 772-5456
VA, Readjustment Counselor	C1-34	(315) 772-0795
Veterans Affairs	B2-13	(315) 772-3307

## Directorate of Morale, Welfare and Recreation

MWR Administration	2-5685
Army Community Service	2-6557
Arts and Crafts Center	2-5606
Auto Crafts Center	2-5785
Mechanic-for-Hire	2-5785
BOSS	2-7807
Bowling Center	2-6601
<b>Cafes/Restaurants</b>	
The Commons - Administration	2-6222
Catering and Banquet Services - Reservations	2-8117
Brewster's Brew Pub	2-1900

Winner's Circle	2-7673
Car Wash (Memorial Drive)	2-6638
Car Wash (Old Post)	2-4105
<b>Child and Youth Services</b>	
CDS Chapel Drive Center	2-8676
CDS Memorial Drive Center	2-7100
Child & Youth Services Admin	2-6715
Child & Youth Services Central Enrollment Registration	2-8675
Family Child Care Program	2-6713
School Age Services	2-3535
School Liaison Office	2-3214
Youth Services	2-6719
Community Recreation Division Administration	2-6071
Family Readiness Center	2-6557
Library Services	2-9099
Outdoor Recreation	2-5169
Physical Fitness Center Gym, Pine Plains	2-4936
Physical Fitness Center Pool, Pine Plains	2-4807
Sports Complex - Magrath	2-9670
Sports Complex Pool - Magrath	2-9673
Sports Office	2-6663
Travel Center	2-8222

### **Staff Judge Advocate**

Administration	2-6369
Administrative law	2-6371
Criminal Law (Magistrates Office)	2-6585
Trial Defense service *TDS	2-6628

### **Religious Services**

Duty Chaplain	2-5647
Catholic	2-5591
Protestant	2-5591
Director of Religious Services	2-5152

### **Banking Facilities**

AmeriCU Credit Union, P-10750	773-3943
Key Bank, P-10760	773-0155
Western Union, P-10730 (PX)	1-800-325-6000

## Defense Commissary Agency

Commissary	2-7457
<b>Post Exchange</b>	
Main Store	2-5638 / 773-0061
Alterations, P-10730 (PX)	2-5113
Alterations, P-2300 (Old Post)	2-4181
Barber Shop, P-10730 (PX)	2-3498
Barber Shop, P-2300 (Old Post)	2-3496
Barber Shop, Pennant's	2-3497
Barber Shop, Spinner's	2-3495
Beauty Shop, Main Mall	2-4422 / 773-1990
Burger King	2-8109 / 773-0117
Car Care Center	2-8631 / 773-8025
Car Detailing, Ziebart	2-0744
Class Six Package Store	2-6989 / 773-6143
Clothing & Sales (PX)	773-0621
Coffee Shop, Grinder's	2-0936
Eat/Beat Express (P-4230)	2-0877
Floral Shop	773-5725
Food Court, P-10730 (PX)	773-0065
Food Court	2-8970 / 773-8005
Furniture Store, P-2300 (Old Post)	2-5258 / 773-5317
Gas Station, Mini Mall	2-7594
Gas Station, Nash Boulevard	773-8015
Gas Station, North Gate	2-8640
Laundry/Dry Cleaning, P-2300 (Old Post)	2-4977 / 773-2319
Laundry/Dry Cleaning, Spinners	2-9115
Military Clothing Sales Store	2-5813 / 773-0621
Mini Mall	2-7594 / 773-4149
Movie Theater-- Schedule	2-5026 / 773-2347
<b>----- Movie Info Line (Recording) -----</b>	2-5571
Nutrition Center (GNC)	773-3190
Optical Shop	2-4613 / 5-4618
Pennant's Club	2-8021 / 3-8003
Pennant's Troop Store	2-8206 / 3-8004
Shoe Repair, P-2300 (Old Post)	2-8445
Shoppette, Mini Mall	2-7594 / 3-4149
Shoppette, Nash Boulevard	773-8015
Shoppette, North Gate	2-8640 / 3-1005
Snack Bar, Fife and Drum (Old Post)	2-5164 / 3-2347

Spinner's Club	2-8970 / 3-8005
Western Union, P-10730 (PX)	1-800-325-6000
<b><i>Post Office</i></b>	
Fort Drum Post Office	2-5220

## NOTES