

Your Well-Being Information Resource

Well-Being Liaison Office (WBLO)



FLO Notes



A Family Like No Other – Providing For A Relevant And Ready Army

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WBLO Chief's Corner

FRGs key in Army's mission success

Families have been a part of Army life since its inception 230 years ago. However, until recently, the manner in which families are taken care of has not always been thought of by leaders to be critically linked to mission success.

The role Family Readiness Groups play in a unit's mission has only become formally recognized by Army leaders in the last few decades, and it has continued to evolve into a structure that is much more than just a commander-sponsored program.

Today families have such an impact on mission accomplishment that the Army is dedicated to ensuring that families are ready to cope with whatever the Army requires of the unit – be it deployment, training, combat or even reconstitution and transformation.

Army leaders have taken this concept far beyond the era of just providing families with support – as it did as recently as the mid- to late- '90s when it referred to these groups as Family Support Groups – and with the reclassification of FSGs to FRGs Army leaders provided families with greater empowerment to be more actively aware of what's going on within the unit, how those events impact their Soldier, as well as how they impact the family.

However, the credit for the evolution of FRGs by and large belongs to Army spouses, for they are the ones who have

gotten actively involved and made FRGs what they are today; they have taken it upon themselves to tell Army leaders what they need to ensure the readiness of Army families and keep leaders apprised of family concerns.

Today, as in the days of the Family Support Groups, leaders in FRGs are still volunteers. However, what has changed is the emphasis that these volunteer leaders, as well as FRG members, place on ensuring that Army families are truly ready to be an active part of the Army's mission.

Additionally, FRGs continue to become more active in the National Guard and Army Reserve as well. This is especially important in an era where the Army's Reserve Component units are being pressed into service more commonly and frequently than in the past.

As the Army continues to transform, FRGs are transforming to meet the needs of Army families in this changing environment.

One such transformation initiative for FRGs is the addition of the Army Family Readiness Group Leader Assistant (FRGLA), a full-time employee who serves as a link between Soldiers, families, FRGs and community resources. The FRGLAs assist the command in properly and effectively responding to Soldier and family needs by: providing information and referrals to families who need assistance to the appropriate installation and community resources; scheduling and coordinating training; assisting in establishing and updating FRG rosters; working with Rear Detachment Commanders to provide FRG leaders with timely and accurate information; providing assistance with the preparation of pre-deployment, sustainment and reunion activities; assisting with FRG

newsletters and Web sites; and helping to "lighten the volunteer load."

Now, more than ever, FRGs are communicating with each other across the Army, as well as across components. Technology is rapidly advancing the further development of FRGs on a grand scale, as FRG leaders harness the power of computers and the Internet to connect, maintain contact, and provide information to spouses and family members of all Soldiers, reach out to other FRGs and share from their experiences.

As FRG leaders and members, you continue to enhance the Army's mission capability. Congratulations and thank you for caring for Soldiers and families. Keep up the good work!

Horatio Alger offers scholarships

The Horatio Alger Association of Distinguished Americans is accepting applications from June 1 through Sept. 1, 2005 for its Horatio Alger Military Veterans Scholarship.

All applicants must send the following items with their application:

- A copy of the front page of your tax return (1040, 1040A or 1040EZ) for 2004 in order to verify income stated on application.
- Proof of service in the Iraq or Afghanistan theater during 2001 or later by submitting a complete copy of Department of Defense Form 214 (DD214).

Documents should be mailed to:
Horatio Alger Association, ATTN:
Military Scholarship Program, 99
Canal Center Plaza, Alexandria, VA
22314.

For more information or to apply, visit the scholarship page on the association's Web site – www.horatioalger.com/scholarships/index.cfm.



Internet radio program keeps families informed

Army Wife Talk Radio, a relatively new Internet radio program, strives to keep families informed of issues relevant to Army life, and is available at www.armywifetalkradio.com.

The program first aired on the Internet in March. Since the first show it has featured topics such as information on buying and selling a home; moving; Army programs; relationships; Operation Homefront; time management and relaxation; what JAG can do for you; and many others.

The show is recorded weekly, and each episode runs between 60 and 85 minutes. The show also features guests who are invited to share their expertise in the featured area of interest. In addition to each new episode, archived episodes are also available through the site.

For those on the go, and who are a little more tech savvy, the show is also available in Podcast format.

Episode 12 – “Salute to Army Families,” which aired the week of July 4, featured the Fisher House Foundation and Operation Hero Miles; the Well-Being Liaison Office; and Podcast to Troops.

New DoD program extends childcare help

America's military families have traditionally faced numerous childcare challenges, including the need to locate care many different times because of relocation, or for families living away from military installations, the ever-increasing childcare expenses which often outpace military income levels.

However, a new Department of

Defense initiative officially launched earlier this summer, in partnership with the National Association of Child Care Resource and Referral Agencies (NACCRRA), will step in to help military families find and pay for childcare directly in their communities.

Military Child Care in Your Neighborhood provides financial support and assistance in locating quality childcare for eligible military families who do not have access to the DoD's installation-based childcare options due to waiting lists or geographic location.

Eligible servicemembers include recruiters, Reserve Office Training Corps instructors, Military Entrance Processing personnel and servicemembers who are serving in independent duty assignments.

The largest employer-supported childcare program in the nation, the DoD child care program serves more than 200,000 children daily and has been hailed as a model of childcare quality. Unfortunately, an ever-growing number of military families do not live close enough to a military installation to take advantage of the program.

“The demand for the high-quality childcare that servicemembers experience with the DoD's on-base child development programs has never been higher,” said Janice Witte, director of the Pentagon's Office of Children and Youth. “The Military Child Care in Your Neighborhood program will greatly extend our ability to serve the military families who don't have access to our on-base services.”

Military Child Care in Your Neighborhood is a sister-program to Operation: Military Child Care, which launched in early spring. Both locate and subsidize childcare comparable to what a servicemember would receive on a military installation. OMCC is specifically focused on providing relief to the fami-



lies of those serving in the Global War on Terror, including National Guard and reserve servicemembers.

“Finding and paying for quality childcare is a major concern for nearly every family with young children in America,” said Linda Smith, executive director of NACCRRA. “In some areas of the country, infant care can cost more than \$13,000 per year. Military Child Care in Your Neighborhood not only supports the military's geographically-dispersed families, but also elevates the quality of care available in communities by certifying participating providers to meet the DoD's high standards of childcare.”

The MCCIYN initiative will be administered by a network of NACCRRA member agencies that will walk families through the process of locating a qualified care provider. Once approved, NACCRRA will provide financial support directly to the provider on behalf of DoD, so that servicemembers' fees can be reduced.

The amount of financial assistance will vary for each family and will depend upon factors such as total family income, geographical location, military services' childcare fee policies, available funding, as well as certain family circumstances. Eligible families can call the Child Care Aware hotline at 1-800-424-2246 or visit the NACCRRA Web site – www.naccrra.org – for assistance in applying for the subsidy and locations.

DoD Announces Increase in Death Gratuity, SGLI

On July 1, the Department of Defense announced a significant increase in the death gratuity for the survivors of servicemembers killed in action and the Servicemembers' Group Life Insurance coverage for servicemembers deployed to designated combat zones.

The Emergency Supplemental Appropriations Act for Defense, the Global War on Terror and Tsunami Relief Act 2005 (Public Law 109-13) increases this immediate cash payment from \$12,420 to \$100,000 for survivors of those whose death is as a result of hostile actions and occurred in a designated combat operation or combat zone or while training for com-

bat or performing hazardous duty.

The supplemental also increases the maximum amount of SGLI coverage from \$250,000 to \$400,000 for all servicemembers effective Sept. 1, 2005 and provides that the department will pay or reimburse the premiums to servicemembers who are deployed in a designated combat zone for \$150,000 of SGLI coverage.

Until the effective date for the SGLI increase, the supplemental provides for a special death gratuity of \$150,000, retroactive to October 7, 2001, for survivors of those whose death is in a designated combat operation or combat zone or occurred while training for combat or performing hazardous duty.

The Secretary of Defense has designated all areas where servicemembers are in receipt of the combat zone tax exclusion as qualifying combat zones and all members deployed outside the United States on orders in support of Operation Enduring Freedom or Operation Iraqi Freedom as participating in qualifying combat operations.

Effective immediately, survivors of servicemembers, who die in these qualifying zones or operations, will receive the increased benefits.

The services will also identify eligible survivors of servicemembers who died in these designated zones and operations since October 7, 2001 and begin making the retroactive payments within a few days.

The process of identifying all eligible beneficiaries and completing these retroactive payments will take several months.

Survivors of members who did not die in a designated combat operation or combat zone, but were training for combat or performing hazardous duty, will also qualify for the increased benefits.

Circumstances that qualify include: aerial flight, parachute duty, demolition duty, diving duty, war games, practice alerts, tactical exercises, leadership reaction courses, grenade and live fire exercises, hand-to-hand combat training, confidence and obstacle courses, accident involving a military vehicle or military weapon, exposure to toxic fumes or gas and explosion of military ordnance.

No amount of monetary compensation or level of assistance can replace a human life. However, it is our country's duty to recognize the loss of a servicemember with dignified and appropriate support for the family members left behind.

These death benefit enhancements recognize the direct sacrifice of life of those servicemembers placed in harm's way and in service to the nation.

All beneficiaries for retroactive payments will be contacted by mail or telephone. If someone is not contacted, but thinks he may be entitled to added benefits, he may inquire at the following addresses or telephone numbers:

Army – Department of the Army Casualty Operations at toll-free 1-800-626-3317.

Navy – Navy Personnel Command (PERS-62), 5720 Integrity Drive, Millington, TN 38055-6200 or call toll-free 1-800-368-3202.

Air Force – Air Force Personnel Center Casualty Services Branch at AFPC/DPFCS, 550 C Street West, Suite 14, Randolph AFB TX 78150-4216 or call toll-free 1-800-433-0048.

Marine Corps – HQMC Casualty Office, 3280 Russell Road, Attn: MRPC, Quantico, VA 22134 or call toll-free 1-800-847-1597.

Coast Guard – Coast Guard Personnel Services Center, 444 SE Quincy St., Topeka KS 66683-3591; Phone (785) 339-3570.

Army programs combat rising divorce rate

An increase of divorces among active-duty Soldiers has Army chaplains undertaking a number of programs to combat the rising trend and help Soldiers cope.

Divorces among officers tripled from fiscal year 2002 to 2004, according to statistics compiled by the Defense Manpower Data Center. After Operation Iraqi Freedom began, there was an Armywide increase of 3,024 divorces.

"These statistics are a sign of a loss of a dream. People don't get married to divorce," said Chap. (Col.) Glen Bloomstrom, director of the Ministry

Initiatives Directorate for the Office of the Chief of Chaplains.

Several programs now help Soldiers cope with life and parenting after divorce. Divorce Care Support groups and Divorce Parenting classes are mandatory for Soldiers at Fort Hood, Texas.

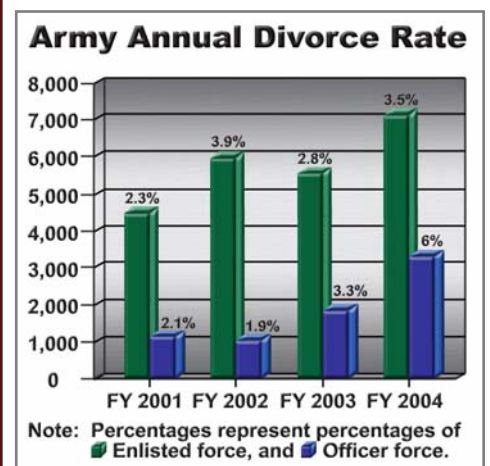
"We recognize [Soldiers] come because they are required," said Lt. Col. David Scheider, director of Family Life Chaplain Training Center at Fort Hood. "But it is difficult to get time off on a duty day, so the requirement makes leaders willing to let them go."

Also available is Army One Source which is a toll-free nationwide number as well as a Web site that allows Soldiers to contact a consultant regarding life's issues. Through this service, Soldiers and their families have access to up to six in-person counseling sessions at no cost to them.

Although deployment is an indicator of the stress on the force, both Bloomstrom and Scheider agreed that the problem is that many couples do not have the skills needed to make their marriage work.

"Anytime there is a lot of stress, there is a higher opportunity for people to stray," Scheider said.

Marital skills have been studied by researchers at the University of Denver. The study was funded by the National Institute of Mental Health through the Prevention and Relationship Enhancement Program. PREP



Source: Defense Manpower Data Center.

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is known for thorough empirical research. Through PREP findings, Army chaplains are educating Soldiers and their families about coping skills and the skills needed to make a marriage successful. Chaplains have established several programs and services in the Army that are designed to help couples manage stresses associated with the military lifestyle. Bloomstrom said all of the programs focus on three primary areas: awareness, attitudes, and skills.

The Building Strong and Ready Families program “was the first marriage education program that was systematically and systematically implemented in the Army,” said Bloomstrom, who has been involved with the program since its origin in 1999. BSRF was first established at Hawaii’s 25th Infantry Division Artillery.

BSRF is not marriage counseling, said Bloomstrom. It is marriage education. As stated in the 2002 Executive Summary interim report of BSRF, “While the Army has developed and deployed numerous programs to treat and respond to family and couple issues, the strengths in the underlying design of BSRF lie in a focus on prevention rather than reactive, crisis management.”

Retreats for couples in BSRF are called Strong Bonds retreats. This year, there are about 600 retreats scheduled Army-wide, each with 20 to 50 couples attending. For National Guard and Army Reserve Soldiers, there are weekend retreats. Active component Soldiers have one-day events and overnight retreats. All U.S. states and territories have an event scheduled. Soldiers and their spouses can contact their State Family Program Office to find out what is being offered in that state.

Chaplains and chaplain assistants are also available to assist Soldiers wanting to talk.

“They have a relationship usually with that unit,” Bloomstrom said of battalion and brigade chaplains. “There is a real benefit having them involved, as opposed to someone you don’t know.”

Scheider mentioned that Soldiers also trust the unit chaplains because of the confidential communication.

There has been a doubling of total

Army divorces from fiscal year 2000 to 2004 – an increase of nearly 5,000 divorces over this period. A year before Sept. 11, 2001, total active-duty Army divorces were at 5,658 among 255,353 marriages. Divorces rose a year later to 7,049 from 248,180 marriages.

Still, these statistics can be misleading. Bloomstrom explains that if it is a dual military couple, the divorce counts twice. He also said the statistics do not take into account if these soldiers are married and divorcing for a second time. He points out that normally, couples face a 50-50 chance of their marriage surviving. Couples in their second marriage face a 60-70 percent chance of their marriage ending in divorce. Bloomstrom said that the Army needs to focus on its Well-Being.

“We recruit a Soldier, and retain a family,” he said. “We need to listen to the other part of the fighting force which is the family that stays home and supports the Soldiers.”

Editor’s note: This article was written for the Army News Service by Monica Barrera.

SCRA, USERRA protect Soldiers, families

It is important that military families know about the two laws that provide financial protections for servicemembers. Here’s a short summary of these laws.

The Servicemembers Civil Relief Act (SCRA):

- Addresses civil, judicial, and administrative proceedings, interest rates on pre-service credit cards and mortgages, eviction, mortgage foreclosure, and residential and automobile rental agreements.

- Provides protection to active duty, as well as National Guard and reserve Soldiers called to active duty for 20 days or more.

- Allows a Soldier to stay court hearings or administrative hearings if they are unable to appear due to military service.

- Allows a Soldier to reduce the interest rate on pre-service loans and obligations to six percent per year, if military service materially affects his/her ability to pay the debt.

- Requires a court order before evicting Soldier or their families from

premises for which the monthly rent does not exceed \$2,534.32 for the year 2005. This rental ceiling is adjusted annually for inflation.

- Requires a court order before foreclosure on property purchased by a Soldier prior to entry on active duty.

- Allows a Soldier to terminate real property leases if ordered to active duty, in receipt of Permanent Change of Station orders, or ordered to deploy for at least 90 days.

- Allows a Soldier to terminate automobile leases. Pre-service automobile leases may be cancelled if the Soldier receives orders to active duty for a period of 180 days or more. Automobile leases entered into while the Soldier is on active duty may be terminated if the Soldier receives PCS orders to an overseas location or deployment orders for a period of 180 days or more.

The Uniformed Services Employment and Reemployment Rights Act (USERRA):

- Applies primarily to Reserve Component Soldiers.

- Ensures that members of the Uniformed Services are entitled to prompt return to their civilian employment upon completion of their service.

- Protects individuals from discrimination in hiring, promotion, and retention on the basis of present or future membership in the Uniformed Services.

- Requires that a person who intends to invoke these reemployment benefits must provide advance written or verbal notice of the forthcoming military service to the employer.

- Sets time limits for invoking the reemployment rights based on the length of the period of active service.

The National Committee for Employer Support of the Guard and Reserve (ESGR) is the primary DoD organization to help Soldiers protect their rights under USERRA.

For more information on protecting your rights, contact your local military legal assistance office. More detailed information on these laws can be found at the U.S. Army Legal Assistance Web site: www.jagcnet.army.mil/JAGCNETInternet/Homepages/AC/Legal%20Assistance%20Home%20Page.nsf/Legal?OpenFrameSet.

Editor’s note: Provided by the Office of the U.S. Army Staff Judge Advocate.