





Fort Campbell Army Community Service Newsletter April/May/June 2017

# ACS Army Volunteer Corps Installation Volunteer of the Year

By Alexander Krohn ACS Specialist

On May 9, 2017 Fort Campbell will recognize volunteers at the annual Installation Volunteer of the Year Ceremony.

Each Battalion and Agency has the opportunity to submit a Fort Campbell Volunteer to be in the running for the title in one of five categories.

The five categories are:



Pictured are ACS Army Volunteer Corps Winners 2016

Child and Youth Services, Community Services, Other Agencies, Family Readiness Groups and Youth. Each of the nominee packets are given to 5 judges to review and score on factors of Impact, Leadership displayed, overall performance and number of hours volunteered in that calendar year. The winners of each category are announced at the event.

Each of the nominees is given a ticket to the event and all nominees are recognized for their contributions. At the end of the night there is one top winner in each category and they are presented with an award by the Commanding General of the  $101^{st}$  Airborne Division.

If you want to attend the event to support the outstanding Volunteers of Fort Campbell, tickets are \$15 each and are available at Cole Park Commons from March 20 through April 18 during their hours of operation.

If you need more information about the event, please call (270) 956-2934. If you need ticket information, please call Cole Park Commons at (270)798-4601 extension 319.

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# ACS Army Family Team Building Army 101 and Resilience Training – A Perfect Match

By Alexander Krohn ACS Specialist



In January 2017, Army Community Service (ACS), Army Family Team Building (AFTB) is piloting a new program adding Resilience Training to the AFTB Army 101 class. The combination of these classes promote Spouses' ability to thrive in their military life.

Army 101 covers the basics to help spouses adapt and understand topics such as acronyms and terms, how to read a Leave and Earning Statement (LES), chain of command, rank structure, military social functions and so much more. AFTB was offering these classes every two weeks supporting its main purpose of helping new Spouses to the military, but realized something was missing. After discussion in the AFTB Advisory Council, we decided to add Resilience Training.

It is a perfect match, combining two programs for a synergistic approach to helping Spouses flourish in their new life in the Army. Being new to the military life can be a tough transition so ACS wants to further assist Spouses beyond the available education regarding resources, benefits and entitlements.

The addition of Resilience Training improves their ability to understand their thoughts and reactions to changes in this new world and helps them to communicate more effectively in their relationships. Resilience Training includes understanding your thoughts and how your beliefs and values play a part in them, problem solving, goal setting, character strengths, assertive communication and more.



Classes are held at Army Community Service, building 2601 Indiana Ave. Class dates for Army 101 are: April 3-4, April 17-18, May 8-9, and May 15-16. Dates for Resilience training are April 5, April 19, May 10, and May 17. All classes are from 0900-1300.

If you are interested in Army Family Team Building or Resilience courses please call (270)798-4800 or email ftcampbellaftb@gmail.com.

### Misconceptions vs Reality

By Lawrence E Haggerty, Contributed by Suzy Yates, Manager ACS Survivor Outreach Services

At the post gas station I saw a vehicle, with a young girl driving it, stop to fill up at the pump next to me. I noticed a small flag in the window with two blue stars on it, and assumed that the stars reflected the rank of the Soldier that owned the vehicle. I was surprised that a Major General would have a daughter that young.

Soon after that incident, I was hired to support an Army program called Survivor Outreach Services. When I reported to work, I noticed one of the ladies at work had a little purple and gold lapel pin she wore all the time, and another had a pin that was a variation of the flag that I had seen at the gas station.

I was curious: the flag on the car had two blue stars, the flag on one lady's pin had one blue star and one gold star and another simply had one blue star. Why were all the flags different, why were there two different stars, why did only these two ladies in the office have the flags? I, in my infinite wisdom, was too embarrassed to ask what any of these things meant.

Fortunately, one of my first assignments was to develop a web page that clearly defined the difference versions of the flags and pins for the American public.

I am an Army veteran, with one deployment, and was married to an active duty Army soldier, with eleven deployments, and never understood the momentous meaning these symbols had. It blew my mind that I'd never heard of, learned about, or understood what these symbols represented.

The Service Flag was designed and patented by World War I Captain Robert L. Queissner of the 5th Ohio Infantry whose two sons were serving on the front line. The flag was designed to be displayed in the front window of peoples' homes, to indicate the number of family members serving the war effort as members of the Armed Services.

In 1918 President Wilson approved a request from the Women's Committee of the Council of National Defense that allowed mothers who had lost a child serving in the war to wear a gold gilt star on their traditional black mourning band.



This practice led to the blue star on the Service Flag being covered with a gold star to indicate that the service member had been killed.

This practice became much more widespread during WWII, when organizations and families took great pride and displayed banners indicating the number of members of the organization, or family, serving in the war.

Between WWII and today, the practice of wearing or displaying service flags or gold stars had diminished greatly... but the meaning of the symbols is a significant as it was 100 years ago.

Each time you see a blue service star, you should be aware that the person displaying it has a loved one—possibly in harm's way—supporting the freedoms we enjoy every day. A gold service star indicates that someone in that person's family has lost their life while serving our Army and our Nation.

Please take a moment, when appropriate, to thank the bearer of the star. A simple "I appreciate your family member's service," or "My sympathies for your loss," is all it takes to remind the bearer that the service or sacrifice means something... even if the practice isn't widely recognized anymore.

In 1966 the Department of Defense revised the specifications of the design, manufacture and display of the Service Flag, allowing organizations and families to fly a Service Flag during a period of war or hostilities, displaying the number of members from the family or organization that have died.

On August 11, 2015, the Installation Management Command received an exception to the DoD policy, allowing garrisons to fly the Service Flags without a number on it during days that recognize service or loss, such as Memorial Day or "Gold Star Spouses' Day."

The Gold Star Service Flag will fly over Fort Sam Houston on Memorial Day (May 30, 2016) and on May 24, 2016, when IMCOM unveils a "Wall of Remembrance" in their headquarters.

### ACS International Spouse Support Group

By Mary Young ACS Relocation Assistant

The life of a military spouse possesses a unique set of challenges and responsibilities. For many foreign born spouses, these issues are magnified by the fact that they are not accustomed to American culture. Foreign born spouses have many challenges such as culture differences and language barriers which can affect employment and dealing with deployments. It is important that our society understands foreign born Spouses' culture, values, traditions and religious practices in order to assist in providing services to meet their needs. It is essential that Army Community Service staff informed foreign born spouses of the programs and services available to them as military spouses/dependents.

Foreign born spouses came to the United States in hopes of assimilating into American society. They don't want to be stereotyped, just accepted. We can help them feel welcome by treating them with dignity and respect and be cognitive of their cultural differences. Many foreign born spouses who first move to America will want to stay connected to their culture. This is why some choose to join the International Spouse Support Group. Many join the group to preserve their language and connection with their culture and meet other spouses who are also from foreign countries and a Spouse of an active duty military.

Fort Campbell Army Community Service (ACS) offers an International Spouse Support Group to all foreign born spouses. The group meet once a month to provide information, support and activities to all foreign born spouses and family members. Instructional classes and activities provided are: Employment Workshop, Parenting Classes, Nutrition and Cooking Classes, Arts and Crafts, Scrapbooking, Self Defense Classes, Yoga and Zumba Classes, Stress Management and Wellness, Volunteering Resources, Education Resources (to include GED information), Hiking Trips and Picnic in the Park.

If you would like to be part of the International Support Group, please contact the ACS Relocation Readiness Program at 270-956-2676/270-798-6313/0513 or email at fortcampbellacsrelocation@gmail.com.



## Big Tax Refund - Bad Idea

By Loreta Guzman Personal Finance Specialist ACS Financial Readiness

The average federal tax refund for 2015, according to the Internal Revenue Service (IRS), was \$3,120. That's a very nice chunk of change.

The size of the average tax refund is probably the main reason that so many taxpayers intentionally have too much money withheld from their pay. Basically, they view their payroll withholding as a forced savings account that they can't raid until they file their tax returns.

Most people think of receiving a big refund check as a financial bonanza. Suddenly having a wad of cash to spend feels great, doesn't it?

There's just one problem: That's *your cash* that the federal government took from you -- the excess that it didn't need to collect in the first place -- and is now returning to you after holding on to it for several months. Doesn't sound so good now, does it?

Many financial experts agree, over withholding is not a good idea. The National Foundation for Credit Counseling (NFCC) encourages taxpayers to consider the following 10 reasons to discontinue the practice of receiving a federal income tax refund:

- 1. Overpaying any financial obligation rarely makes sense. No one wants to end up owing more taxes than they are prepared to pay, but receiving an excessive refund is not the proper solution.
- 2. Intentionally choosing to loan money without the benefit of earning interest isn't a smart use of money.
- **3.** If saving is the objective, there are better options to meet that goal.
- **4.** Not having ready access to one's own money could put a person in financial jeopardy if an unplanned expense or emergency occurred.
- **5.** Having less money throughout the year could add the burden of financial stress.
- **6.** A lower paycheck could result in charging items that otherwise would have been paid for with cash, thus potentially creating debt.
- 7. Less money available for debt repayment could increase likelihood of late payments, resulting in a negative impact on the credit report and score.

- 8. A smaller paycheck diminishes the opportunity to save, pay bills, donate or invest. In spite of good intentions, a once-per-year refund often results in a once-per-year splurge.
- 9. Often the very people who celebrate receiving a refund are those who are most in need of extra money in their pocket each month. Living paycheck to paycheck, people often fall behind on important priorities such as rent or vehicle payments.
- 10. A refund of \$3,000 means that the taxpayer could instead be receiving an extra \$250 in pay every month. That could mean the difference between making a rent payment or getting an eviction.

The solution is an easy fix: determine what the right amount of allowances to claim on your W-4 and submit new one to your employer at any time during the year. The more allowances you claim, the less would be withheld from your pay.

Active duty service members, retirees as well as DoD civilians can adjust their federal and state tax withholding

online on myPay. The IRS website provides an in depth calculator to help determine how many allowances to claim to break it even on your tax bill to Uncle Sam. Go to www.IRS.gov and type the words "withholding calculator" into the search bar, if the adjusted allowances result in a higher paycheck, make a conscious decision regarding how to best allocate the extra money.

Whether the objective is to save money, catch up on past-due bill payments, donate to charity or invest, without a solid plan to execute against, the money will likely not serve its intended purpose.

For answers and solutions to everyday financial concerns, reach out to ACS Financial Readiness Program at 270-798-5518. Our services are available to all active duty service members, retirees, eligible family members as well as DoD civilians.

# NOW AT THE SFACE Becoming an Entrepreneur



By Dr. Mike Britton, Director ACS Soldier & Family Assistance Center

According to data from the U.S. Census Bureau nearly one in ten small businesses nationwide are veteran-owned. Collectively, these 2.4 million small businesses employ almost 6 million Americans and generate more than \$1 trillion in receipts.

In the private sector workforce, veterans are 45 percent more likely than those with no active-duty military experience to be self-employed. So, the training you received in the military has given you the best entrepreneurship training program in America.

Did you know that more business owners have come from the military over any other single institution in the nation? The habits and practices of veteran entrepreneurs hold lessons for every business owner in the United States.

Are YOU ready to become an entrepreneur or take your business to the next level? If so, the Kentucky Innovation Network wants to help you get there. They offer free assistance to help you write a business plan, seek funding, marketing plan assistance, and guide you along the way...whether you open your business in Kentucky, Tennessee, or another state.

They offer one-on-one consulting at the ACS-Soldier and Family Assistance Center (SFAC) located at 2433 Indiana Avenue on the 3<sup>rd</sup> and 4<sup>th</sup> Wednesdays each month, 9:00 a.m. – 4:00 p.m. No appointment necessary.



Also, the ACS SFAC has upcoming events you may be interested in attending. Master Skills Trainings are conducted on the 4<sup>th</sup> Wednesday of each month at 1:00 p.m. at the Education Center at 202 Bastogne Ave in Classroom #1103. Topics include how to do business with the government, business plan, financing, franchising, and many other topics. No registration required.

On May 3, 2017, a one-day event called Soldier to Entrepreneur/ Gathering of Eagles is planned. If you are interested in any of these events or would like to discuss your business idea, contact Penny Fletcher, Kentucky Innovation Network at (270) 885-9096 or penny@kyinnovation.com.

ACS SFAC can be reached at 270-412-6000.

Thank you for serving. Now, let us serve you.



### "Ask FAP" Section

### By Twanna Ivey ACS Victim Advocate ACS Family Advocacy Program

This section will be reserved for common questions regarding parenting and relationship issues. Do you have parenting or relationship question that you would like to ask? If so, we have answers

### "Can I leave my child home while I go to PT in the morning?"

This is a great question. We understand that emergencies arise and it may be difficult to arrange for childcare during PT. Just keep in mind that per the Fort Campbell Child Supervision Guidelines, children age 9 and under should not be left home alone at any time.

Children age 10 may be left home for up to 3 hours with indirect supervision. Children ages 11-13 may be left home for up to 6 hours with indirect supervision. Teens age 14-15 may be left home but not overnight and 16-18 year olds must have indirect supervision if left overnight.

**Note:** The adult providing the indirect supervision must be aware of this responsibility.

### "I have a child with a learning disability, where can I go for help?"

Raising children with learning disabilities can be difficult. ACS Exceptional Family Member Program (EFMP) can provide support and a wealth of information on local resources. Call 270-798-2727 or visit ACS and ask for EFMP.

#### "What is the difference between ACS FAP and BACH FAP?"

This can be very confusing since we share the same name (FAP) and work closely together. ACS FAP is a prevention education program that offers parenting classes, couples communication and other relationship classes.

We also provide unit and command FAP training to active duty personnel.

BACH FAP is a treatment and intervention program that conducts assessments on family violence allegations as well as offers therapeutic treatment to those involved.

#### "Is discipline the same as punishment?"

Discipline comes from the Latin word disciplina, "to teach". So, discipline is teaching and there are many positive ways to teach, such as using natural and logical consequences to correct misbehavior. Unlike discipline, punishment is teaching by hurting. Examples of punishment are: spanking, shaking, shaming, taking away privileges not related

to the misbehavior, or withdrawing affection.

#### "My wife and I argue about everything. Is this normal?"

It is normal for couples to argue or disagree. However, not everything should lead to an argument. If you and your spouse are having trouble communicating with each other, call ACS FAP and ask about local resources.

#### Below are a few to avoid during arguments.

- Forcing someone to stay in the fight
- Involving the children
- Yelling and name calling
- Blocking their exit or taking their cell phone
- Over-talking each other
- Physically touching your partner
- Damaging or taking personal items
- Doing things to get even or hurt the other person
- Bringing up things that were forgiven (bringing up old stuff)

To anonymously request that your question be shared in the "Ask FAP" Section of the ACS newsletter, call 270-412-5500.

# Readiness Essentials for Army Leaders (R.E.A.L.)

#### By Melissa Prigmore, Contractor ACS Mobilization & Deployment

The Army Community Service Mobilization Deployment & Stability Support Office will be offering soon a newly developed curriculum for Family Readiness Group volunteers called Readiness **Essentials for Army Leaders** (R.E.A.L.). As the Army transitions to the Sustainable Readiness Model, OPREADY Family Readiness Group (FRG) materials are outdated, no longer meets the need, and provides false expectations of FRG Leaders. Readiness **Essentials for Army Leaders** (R.E.A.L.) training has been developed to focus on mission essential tasks and build on the concept of Family readiness. The FRG R.E.A.L. Smart Book will be used as a resource manual during the training to provide commanders and volunteers with information needed to meet regulatory and inspection requirements. This curriculum will replace the current **Operation Resources About** Deployment and You (OPREADY), curriculum that was developed following the Persian Gulf War. The OPREADY courses provided support guidance on supporting Soldiers, Department of Army Civilians, and Family members through the various stages of the Army Force Generation Cycle.

With the new motto of Soldier Readiness + Family Readiness = UNIT READINESS, the classes allow opportunities for Family members to connect with their Family Readiness Group confident that their volunteers are trained and prepared to serve the unit in a more cohesive and supportive manner building more ready and resilient Families.

The training classes are for seasoned FRG volunteers and newly appointed volunteers, the Command teams, the Family Readiness Liaison and Family Readiness Support Assistants to engage in the more interactive, techy and extremely helpful curriculum while giving them the

opportunity to offer feedback, suggestions, and observations for its future developmental process.

If you are connected to a Family Readiness Group, then consider using your voice to help pave the way to a better, more ready and resilient unit by preparing our Soldiers and Family members for their future Army career.

Be on the lookout for upcoming REAL Training.

Contact your local ACS Mobilization Deployment & Stability Support Specialist to for more information: 270-798-3849 or 270-798-2158.



### **EREINVENT**

By Barbara Barnett, ACS Employment Readiness Program Manager



How many times have you thought about changing your career, finding something different, pursuing a long lost dream? Or better yet, as a Military Spouse, how many times have you been told that you were relocating due to a PCS move and had to change your career?

Military Spouses face a variety of challenges due to frequent PCS moves, from finding a new home, meeting new friends, and often times finding new employment. However, finding new employment, while it may be challenge, does not necessarily have to be a bad thing, it can be an opportunity to reinvent your professional self.

Reinventing your career can come out of necessity, or out of a desire for a change. No matter the reason, the career reinvention process is similar.

First, decipher the reason for the change. Are you unsatisfied with your current role and if so, why?

What is the reason for your job dissatisfaction? Is it the position itself, the environment, the salary, or do you just have an entirely new goal in mind, a forgotten passion? Identify your core goals. Second, determine any potential obstacles and opportunities to succeeding in your personal career reinvention. Will you need more skills or a higher level of education? Additionally, as a Military Spouse, who may PCS at some point, is the career change obtainable in the duration of time at your current duty station, or is it portable job?

Lastly, create an action plan to obtain your goal. Each individual has a different and unique path, as such, each individuals' goal is different and unique; be sure to tailor your plan toward your particular life (schedule, children, location, finances, and resources).

The time has come, you have developed a new career plan, now what? While there is no set method to career reinvention, most career experts agree that in order to reinvent your professional self you must be prepared to be able to develop new skills, a new professional network, and rebrand yourself, in order to transition from one industry to another.

### YOURSELF

As mentioned, in reinventing your career, you may have to update your skills set. What worked for you in a large city large may not work for you in a small, rural community, and vice versa. There are a number of resources available within your local Army Community Service (ACS) that are able to help you improve your skill set.

The ACS Employment Readiness Program (ERP) has information regarding training and education scholarships through MYCAA Program, as well as local resources.

Individuals looking to gain experience in a new career path can volunteer, both within the Fort Campbell, and within the commuting area in order to improve knowledge and increase experience in a particular field.

Networking is a huge aspect of changing careers and begins with developing professional relationships with individuals in your desired career field. Many cities have Young Professional groups that meet to discuss their goals and see how they can help each other through the process.

Joining Spouse Clubs, Volunteer Organizations, and professional social media platforms such as LinkedIn, are great ways to expand your network.

Rebranding your professional image is the finishing touch before starting the process of changing careers. A major aspect of rebranding is updating your résumé to reflect the new sought after career path. There is a style of résumé designed to focus on skills and abilities, minimizing employment history.

This style of résumé, often known as a Skills Based or Combination style, is not your traditional format, but it yields excellent results for individuals who are changing careers, masking gaps in employment, or newly entering the workforce.

The ACS Employment Readiness Program conducts a workshop called Résumé for Results that teaches this style, and has résumé specialists available to assist daily.

Should you have questions about career reinvention, employment or résumé assistance, please contact the ACS Employment Readiness Program at 270-798-4412.



# Casual Communication Exceptional Families & Casual Communication

Contributed By Harold Owens, ACS EFMP Social Services Representative Retrieved from http:// www.militaryonesource.mil/ phases-family-life

You may notice that your children share information with you differently as they grow. A baby communicates solely by crying and it is up to you, the parent, to decipher what your infant needs.

As your children grow, they may become better communicators but may actually talk to you less about their feelings because they're learning to sort out feelings on their own. Instead of coming to you with problems, your child may turn to friends out of fear that you will lecture him or her. Use the following age guide to inspire casual conversation with your child:

•Age birth to 1 year –

Conversations during your baby's first year may be a bit one sided, but don't let that discourage you. Just the sound of your voice can be nurturing to your baby. As your baby begins to make sounds and eventually form words, be sure to be attentive and even repeat these words back to your child as a

primitive form of communication. By the end of your child's first year communication will improve; your child can respond yes or no (either vocally or by a head nod) to simple questions.

- •Age 1 to 2 years By now your child is learning to say many new words and may understand even more! Continue to build a strong communication foundation by patiently answering what may seem like an endless string of questions. You may soon discover that you can speak and understand your toddlers own little language.
- •Age 2 to 3 years Toddlers will continue to be inquisitive, and may turn to you for everything from a boo-boo or lost toy to sharing the highlight of their day. Continue to be patient and give your toddler your full attention whenever possible so it is obvious that you care about what is concerning your child.
- •Age 3 to 5 years Children are now beginning to communicate more like young adults. To help the flow of conversation, ask specific questions, like "What did you learn in math today?" It can be difficult for children to sum up an entire day's events to answer questions like, "What did you

do today?" While conversations are possible and often productive at this age, you might have more success communicating through books, music and play. Continue to make sure children feel safe talking to you and understand that you care about what is on their minds.

It's important, no matter what your child's situation, to spend time talking casually together, both to foster open communication and to further develop your child's communication skills. Always give your child your full attention, listen with interest, ask questions that encourage talking and remember that children have their own points of view that deserve respect.

Above all, strive to be approachable and understanding so that your child can come to you with problems or questions without fear of criticism or lecturing.

The Exceptional Family Member Program (EFMP) can be reached at 270-798-2727.



## Army Community Service Offers Tours of Program Information

By Rebecca Mastrian
ACS Outreach Program Coordinator

Have you seen our new Army Community Service (ACS) building? Do you know what services and programs ACS offers? Have you stopped in to use one or more of our services?

If you have not yet visited our location at 2601 Indiana Avenue (diagonally across from the Commissary), we would love to have you visit! We are currently providing briefing tours of our new facility to groups such as unit leadership and Family Readiness Groups (FRGs). We offer briefing tours monthly, so reserve a spot now.

Why tour? Because not only will you know where ACS programs are located, but you also learn about other ACS programs and what services we provide to our Soldiers, Families, Retirees and Civilian employees. We have three other ACS programs in different locations on Fort Campbell that we provide information on their services as well. Tours take between sixty to ninety minutes to complete, dependent upon the questions asked during the tour.



If you would like to have a briefing tour arranged for your unit leaders, FRG leaders or if you would like to join one of our briefing tours, please contact Becki Mastrian at <a href="mailto:rebecca.m.mastrian.civ@mail.mil">rebecca.m.mastrian.civ@mail.mil</a> or call (270) 412-6771.



The ACS Connection newsletter is a quarterly publication of Army Community Service and is intended to inform the Fort Campbell Community.

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Publisher Arthur L. Jones, ACS Chief Editor: Kevin Smith. Sr,. ACS Outreach Program Coordinator

Suggestions or comments are always welcome.

Send correspondence to: ACS, 2601 Indiana Avenue, Fort Campbell, KY 42223 or email:

acsoutreach@fortcampbellmwr.com

Dates and times published are subject to change, please call respective programs for date and time.

31 March 2017







Army Community Service provides services to our Military Families all year round. The following programs are available to address the needs of the Fort Campbell community.

In the main Army Community Service building at 2601 Indiana Avenue, you will find:

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Information & Referral	270-798-9322
ACS Volunteer Program	270-412-0358
Army Family Action Plan (AFAP)	270-956-2934
Army Family Team Building (AFTB)	270-798-4800
Army Volunteer Corps (AVC)	270-956-2934
Consumer Affairs Office (CAO)	270-798-5528
Employment Readiness Program (ERP)	270-798-4412
Exceptional Family Member Program (EFMP)	270-798-2727
Family Advocacy Program (FAP)	270-412-5500
Financial Readiness Program (FRP)	270-798-5518
Master Resilience Training (MRT)	270-798-2062/956-2934
Military Family Life Counselors (MFLC)	270-205-1917
Outreach Program	270-798-0263/2062
Relocation Readiness Program	270-798-6313
Sexual Harassment/Assault Response & Prevention (SHAF	RP) 270-798-6383

In the Family Resource Center (FRC) at 1501 William C. Lee Road, you will find:

Mobilization/Deployment (Mob/Dep) 270-798-3849

At 2433 Indiana Ave, you will find:

Soldier Family Assistance Center (SFAC) 270-412-6000

At 5001 Screaming Eagle Drive, you will find:

Survivor Outreach Services (SOS) 270-798-0272/0277

A Note From The Editor

"Did You Know, That Resilient People Make A Way Out Of No Way."

Arthur L. Jones, ACS Chief