



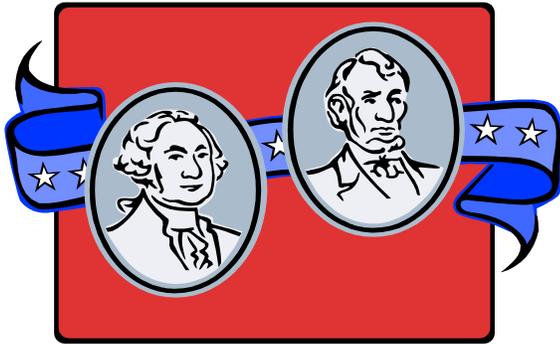
**JOINT READINESS TRAINING CENTER AND FORT POLK
CIVILIAN PERSONNEL ADVISORY CENTER
FORT POLK, LOUISIANA 71459-5341**



“A Return to Prominence – One Satisfied Customer at a Time”

**CPAC INFORMATION BULLETIN
NUMBER 132**

February 2011



**“No man will ever bring out of the Presidency the reputation which carries him into it.”
~Thomas Jefferson, letter, 1796~**

**President’s Day
Monday, 21 February 2011**



If you have performed active military duty, including active duty for training, or periods of active duty that may have occurred during your civilian employment, and have not already made the Post 56 deposit, you should consider doing so at this time. An unpaid deposit may impact your retirement eligibility as well as your annuity.

If you are under the CSRS, information can be found at - <https://www.abc.army.mil/retirements/CSRSPost56.htm>.

If you are FERS, information can be found at - <https://www.abc.army.mil/retirements/FERSPost56.htm>.



Introducing the Army Civilian Service Website

Have you heard about the new Army Civilian Service website? This new website creates a “.com” web presence for Army civilian employment information and job opportunities. It highlights the in-demand career fields of Medicine, Information Technology, Engineering, Contracting, and Budget and Finance, while encouraging Army civilian employment with the tag line: **“Real Opportunities. Important Work.”**



The website provides prospective applicants with “.com” access to Army vacancies that would normally only be accessible through the Vacancy Announcement Board.

CONTENTS

Post-1956 Military Deposit	Page 1	Safety Boudreaux’s Den	Page 10
Army Civilian Service Website	Page 1	On Cyber Patrol	Page 11
Training	Page 2	Equal Employment Opportunity	Page 11
Retirement	Page 3	Employee Assistance Program (EAP) Corner	Page 13
Pay Corner	Page 3	Black History Month	Page 14
Thrift Savings Plan	Page 4	Antiterrorism	Page 15
Holiday/Liberal Leave Schedule FY-2011	Page 5	Blue Cross/Blue Shield Site Visit	Page 15
Benefits	Page 6	Articles for Bulletin	Page 15
Employee Wellness	Page 7		

The Army Civilian Service website will eventually replace the CPOL Employment website. Applicants who go to the CPOL Employment or Vacancy Announcement Board sites will see this new website advertised along with a link. Visit the Army Civilian Service website at <http://www.armycivilianservice.com/>



Training

HUMAN RESOURCES (HR) FOR SUPERVISORS COURSE

The HR for Supervisors course was developed by the Civilian Human Resource Agency (CHRA) to train supervisors in their responsibilities for civilian human resources management. This course is offered on a quarterly basis by the Civilian Personnel Advisory Center (CPAC) Staff. Not only are new supervisors encouraged to attend, but this course is an excellent refresher for all supervisors. We encourage all supervisors “new” and “not so new” to attend this course. Remember “continuous learning” is the KEY to Success!

The course covers HR management legal and regulatory requirements, HR processes, HR services and HR automated tools designed to assist supervisors in requesting and tracking personnel actions. HR for Supervisors is a 5 day course designed to teach civilian and military supervisors of appropriated fund civilian employees about their responsibilities for Civilian Human Resource (CHR) management. The course includes the following modules:

- **Overview of the Army CHR (includes coverage of Merit System Principles and Prohibited Personnel Practices)**
- **Planning (NSPS, work planning, changes in mission and organizational goals impact on planning in HR)**
- **Structuring (NSPS, Position Classification, including an introduction to CHR automated tools such as CPOL, ART, Gatekeeper, FASCLASS)**
- **Acquiring (Staffing, NSPS)**
- **Developing (Human Resource Development)**
- **Sustaining (Management Employee Relations, NSPS, Appraisals)**
- **Sustaining (NSPS and Labor Relations)**

- **Federal Employees' Compensation Act**
- **Time and Attendance for Supervisors**
- **Staff Judge Advocate**
- **Safety**
- **Employee Assistance**
- **Equal Employee Opportunity**

The dates that we will be conducting the course in FY 11 are as follows:

March 21-25

June 13-17

August 15-19

Supervisors who are interested in attending or those who may desire additional information should call their servicing HR Specialist at the CPAC, 531-4207/1840.



Mandatory Birth Month Training for FY 2011 will be conducted on the dates below. Employees and their supervisors have the opportunity to choose between two dates to attend the training. Two training dates should help to alleviate the workload problems that we now face when scheduling our employees to attend this training. **Seats will be filled on a first come first serve basis.** The classroom fills up quickly. **My recommendation is that you have your employees arrive NLT 0750 to ensure that they get a seat.** Everyone is required to attend this training; mark your calendar and plan to attend. The location of the training classes will be at the new Library/Education Center, Bldg. 660, Rooms 221/223.

The training dates are:

March 8 & 9

April 5 & 6

May 3 & 4

June 7 & 8

July 12 & 13

August 2 & 3

September 13 & 14

Prior to your scheduled date, you may want to check with your Organization Training Coordinator to confirm that the dates above have not been changed.

If you have any questions regarding the above training schedule, please call 531-6814.



FAQs

Can I change my election after retirement for a spouse to whom I was married when I retired?

If it is within 30 days of your first regular annuity payment, you may file a new election in writing. You should send the election to:

**U.S. Office of Personnel Management
Retirement Operations Center
Post Office Box 45
Boyers, PA 16017**

Your first regular monthly payment is the first one paid in an amount other than the estimated amount or the adjustment payment after OPM has computed your regular annuity amount.

If you change your election to anything other than the maximum, you must obtain your spouse's [consent](#) or a waiver of the consent requirement.

After the 30 day period has passed, you can change your election only under the following circumstances.

If it is more than 30 days from the date of your first regular monthly payment, but less than 18 months from the beginning date of your annuity, you may change your decision not to provide a survivor annuity or you can increase the survivor annuity amount. You must request the change in writing at:

**U.S. Office of Personnel Management
Retirement Operations Center
Post Office Box 45
Boyers, PA 16017**

You must also pay a one-time payment representing the difference between the old and new election amounts. This one-time payment also includes a percentage of your annual benefit. The percentage is 24.5 percent of your annual benefit if you are changing from no survivor benefit to a full survivor benefit or 12.25 percent if you are changing from no survivor benefit to a partial one. Interest is also charged at the rates shown in this [table](#).

Your written election should include your claim number, the amount of your new survivor election, and your

spouse's name, social security number, date of birth, and a copy of your marriage certificate.

How do I provide a survivor benefit for my new husband or wife?

If you get married after retirement, you can elect a reduced annuity to provide a survivor annuity for your spouse. You must make this election within two years of the date of your marriage.

Under the Civil Service Retirement System (CSRS), you can elect any portion of your annuity as a basis for the survivor benefit payable in the event of your death.

Under the Federal Employees Retirement System (FERS), a full benefit is 50 percent of your unreduced annual basic annuity and a partial benefit is 25 percent of your unreduced annual basic annuity.

If you remarry the same person to whom you were married at retirement, you cannot elect a survivor annuity greater than the one you elected at retirement.

There will be two reductions in your annuity if you elect to provide the survivor benefit. One will be the reduction to provide the survivor benefit. The first [reduction](#) depends on the amount you elect for the survivor annuity.

Your annuity is also reduced by a permanent actuarial reduction equal to the difference between the new annuity rate with the survivor benefit and the old one without the survivor benefit since your retirement, plus 6 percent interest. In most cases, the actuarial reduction amount is less than 5 percent of your annuity. The actuarial reduction continues even if the marriage ends.

When you contact OPM, they will send you a statement describing the cost of the election and ask you to confirm your election.

\$\$ PAY CORNER \$\$



Control Your Pay With myPay!

Click on MyPay Key above to be linked to the MyPay System

Or

Type into your browser:
<https://mypay.dfas.mil/mypay.aspx>



Maximize Your Retirement Savings:

The Power of Compounding

Compound earnings is a simple concept that could potentially reap big rewards for you.

How Compounding Works

Compounding is powerful because it allows you to make money not just on the money you contribute to your TSP account every year, but also on the money that it earns. Compounding makes it possible for your retirement savings to increase exponentially.

For example, if you start with \$100 and, over the course of a year, you earn a 5% rate of return, at the end of the first year, you'll have \$105. If you leave that money alone, and the next year you also earn a 5% rate of return, you'll have \$110.25 at the end of year two.

So, in the second year, you earned 5% on your original \$100 contribution and another 5% on the \$5 you earned during the first year. At this rate, your original investment is doubled in less than 15 years.

Benefits of Compounding

Of course, it is impossible to know what your rate of return will be in any particular year, but it is important to understand how the power of compounding works in your favor.

The more years you have to save, the more effective it is. So the earlier you begin contributing to the TSP, and the longer you are able to leave the money in your account, the greater the opportunity you have to enjoy the benefits of compounding.

For a more complete illustration of compounding, visit [Earnings Potential of Your TSP Account](#).

You can also generate your own results using the TSP calculator [How Much Will My Savings Grow?](#)

Tax Advantages

Tax Deferral

Because the TSP is a tax-deferred plan, you don't pay income tax on the money in your account until you start to withdraw it.

This allows money that you earn on your investments to compound. And if you are a member of the uniformed services and have contributed tax-exempt combat pay to your TSP account, it remains exempt from tax when you withdraw it. You will only pay tax on the earnings when they are withdrawn.

Reduced Taxable Pay

Your employee contributions to the TSP are before tax, meaning the money is deducted from your pay and goes into your TSP account before any tax is withheld. This provides a significant tax benefit because it reduces the amount of your taxable pay and your overall tax bill.

For example:

- If your biweekly salary is \$1,462, and
- You make a 5% contribution of \$73 to your TSP account, then
- Your paycheck is reduced by only \$62 (see [*Additional Note](#)).

Because your paycheck is reduced by an amount that is less than your actual contribution, you might find that you are able to save a little more than you thought.

[*Additional Note](#)

The example is based on a TSP participant making \$38,000 a year, married filing jointly, with 2 dependents in 2010. It does not take state or local taxes into account. Your benefit will depend on your personal tax situation and the state in which you live.

L 2050 Fund opens — The new Lifecycle Fund, the L 2050 Fund, opened on January 31, 2011. Visit [Lifecycle Funds](#) to see how L 2050 Fund investments are allocated among the five TSP funds.

Employee Contributions — There are no longer any percentage limits on employee contributions to the TSP. TSP contributions are limited only by the restrictions imposed by the [Internal Revenue Code](#).

Elective Deferral Limit (I.R.C. Section 402(g)) — The elective deferral limit for 2011 and 2010 is \$16,500. See the Fact Sheet "[Annual Limit on Elective Deferrals](#)."

I.R.C. Section 415(c) Limit — The limit for 2011 and 2010 is \$49,000.

Catch-up Contributions — The limit on catch-up contributions for 2011 is \$5,500. If you are at least age 50 (or will become age 50 during the calendar year) and if you have made or will make the maximum amount of

employee contributions for the calendar year (e.g., \$16,500 in 2011), you may also make catch-up contributions to your TSP account. See the Fact Sheet "[Catch-up Contributions.](#)"

Participant statements are on-line in [Account Access](#) on this Web site. Click on [Your TSP Participant Statement](#) for more information.

Loan interest rate for new loans is 2.875%.

Annuity interest rate index: 3.125% for annuities purchased in January 2011 and 3.375% for February 2010. [Click here](#) for historical annuity interest rates.

Your account balance is updated each business day. To access your account balance on this Web site, you will need your TSP 13-character account number and your 8-character [Web Password](#). To obtain your account balance from the [ThriftLine](#), you will need your TSP account number and 4-digit TSP Personal Identification Number (PIN).

Civilian TSP participants who are members of the Ready Reserve — If you are a civilian TSP participant with an outstanding TSP loan and are placed in non-pay status to perform military service, make sure your agency provides the TSP with documentation to certify your status and suspend loan payments. The Internal Revenue Code allows the TSP to suspend loan payments for all participants placed in non-pay status for up to one year of non-pay. However, participants placed in non-pay status to perform military service for more than one year are authorized suspension of loan payments for the entire period of military service. For more information, see the Fact Sheet [Effect of Nonpay Status on TSP Participation.](#)

TSP RATES OF RETURN

Rates of Return were updated on February 1, 2011

(**Figures in parenthesis indicate a negative return**)

	G Fund	F Fund	C Fund	S Fund	I Fund
Jan 2011	0.24%	0.13%	2.37%	1.23%	2.41%
Last 12 Months	2.76%	5.23%	22.18%	33.90%	16.57%

(02/01/2010-01/31/2011)

*The G, F, C, S, and I Fund returns for the last 12 months assume unchanging balances (time-weighting) from month to month, and assume that earnings are compounded on a monthly basis.

	L Income	L 2020	L 2030	L 2040
Jan 2011	0.63%	1.35%	1.57%	1.75%
Last 12 Months	6.89%	14.40%	17.17%	19.32%

(02/01/2010-01/31/2011)

*The monthly G, F, C, S, and I fund returns represent the change in their respective share prices for the month. The changes in share prices reflect net earnings after accrued TSP administrative expenses have been deducted. The F, C, S, and I fund share prices also reflect the deduction of trading costs and accrued investment management fees.

The TSP is a retirement savings plan for civilian federal employees. The monthly G, F, C, S, and I Fund returns represent the actual total rates used to allocate monthly earnings to participant accounts. Allocations are usually completed by the fourth business day of the month. The returns are shown after deduction of accrued TSP administrative expenses. The F, C, S, and I Fund returns also reflect the deduction of trading costs and accrued investment management fees.

The TSP performance history for the past 12 months can be accessed through the following link:

http://www.tsp.gov/curinfo/annuity_history.html



HOLIDAY/LIBERAL LEAVE SCHEDULE FOR FY 2011

DAY/DATE	HOLIDAY	Training/Liberal Leave Day
Monday, 11 October 10	Columbus Day	Friday, 8 Oct *
Thursday, 11 November 10	Veterans Day	Friday, 12 Nov*
Thursday, 25 November 10	Thanksgiving Day	Friday, 26 Nov *
Friday, 24 December 10	Christmas	Monday, 27 Dec*
Friday, 31 December 10	New Year's Day	Monday, 3 Jan*
Monday, 17 January 11	Birthday of Martin Luther King, Jr.	Friday, 14 Jan*
Monday, 21 February 11	Washington's Birthday	Friday, 18 Feb*
Monday, 30 May 11	Memorial Day	Friday, 27 May*
Monday, 4 July 11	Independence Day	Friday, 1 Jul*
Monday, 5 September 11	Labor Day	Friday, 2 Sep*

*DESIGNATES TRAINING HOLIDAY FOR MEDDAC



FEHB Smoking Cessation Benefits

There has never been a better time to quit smoking. All FEHB plans now offer 100% coverage to help you quit once and for all.

What is the 2011 FEHB Program tobacco cessation benefit? Beginning in plan year 2011, all FEHB plans must cover:

- Four tobacco cessation counseling sessions of at least 30 minutes for at least two quit attempts per year. This includes proactive telephone counseling, group counseling and individual counseling.
- All 7 FDA-approved tobacco cessation medications.
- These benefits must be provided with no copayments or coinsurance and not subject to deductibles, annual or life time dollar limits.

While FEHB plans currently cover smoking cessation treatment programs, these programs often include copayments, coinsurance and annual or lifetime coverage limits. The benefit covers all forms of tobacco use, including cigarettes, snuff, and chewing tobacco.

How can employees and annuitants access the benefit? For more information on how to access the benefit, employees should contact their health plan or consult their plan's brochure.

New Changes to FEGLI Program

Revised FEGLI regulations went into effect October 1, 2010. These revised regulations change various aspects of the FEGLI Program. We have listed the key changes below. For more details and to see all the changes, refer to [Federal Register Notice](http://www.regulations.gov/search/Regs/contentStreamer?objectId=0900006480b65163&disposition=attachment&contentType=html) (<http://www.regulations.gov/search/Regs/contentStreamer?objectId=0900006480b65163&disposition=attachment&contentType=html>), 75 No. 190 dated October 1, 2010.

Since these regulations just became effective, *the information found in this section supersedes any conflicting information found in other parts of the*

website. OPM is currently working to update FEGLI forms and materials.

60 Day Election Time Frame

The new regulations expand the time frame for making an initial election of Optional insurance from 31 calendar days to 60 calendar days after the employee becomes eligible for FEGLI coverage.

The time frame for electing coverage using the [SF 2822](#) and providing satisfactory medical information is also changed from 31 calendar days to 60 calendar days after approval by the Office of Federal Employees' Group Life Insurance (OFEGLI).

FEGLI Life Events

The new regulations allow an employee who experiences a FEGLI qualifying life event 60 days to elect Basic, plus any or all Optional insurance—Option A, Option B (up to the maximum of 5 multiples with no restrictions), and Option C (up to the maximum of 5 multiples with no restrictions). FEGLI qualifying life events include marriage, divorce, death of a spouse and birth or adoption of children.

The regulations now provide a belated election opportunity based on a life event. Within 6 months after an employee becomes eligible to make an election due to a change in family circumstances, an employing office may determine that the employee was unable, for reasons beyond his or her control, to elect or increase Basic/Optional insurance within the time limit. This decision is made by the employing agency; OPM is not involved in the determination.

If the agency determines that the employee can make the election, the employee has 60 days from the agency determination to make the election. Any insurance elected is retroactive to the first day of the first pay period beginning after the date the employee became eligible if the employee was in pay and duty status that day. If the employee was not in pay and duty status that day, the coverage becomes effective the first day after that date the employee returned to pay and duty status.

FEGLI Coverage for 24 months for Federal Employees Called to Active Duty

Public Law 110-181, the Department of Homeland Security Appropriations Act, enacted January 28, 2008, authorizes the continuation of FEGLI coverage for an additional 12 months for Federal employees called to active duty whose coverage terminated after the law's enactment.

The law allows employees who enter on active duty or active duty for training in one of the uniformed services for more than 30 days to continue their FEGLI for up to 24 months. FEGLI coverage is free for the first 12 months. However, employees must pay both the employee and agency share of the premiums for their Basic coverage, and also pay the entire cost (there is no agency share) for any Optional insurance they may have for the additional 12 months of coverage. See more details in [BAL 08-203](http://www.opm.gov/retire/pubs/bals/2008/08-203.pdf) (<http://www.opm.gov/retire/pubs/bals/2008/08-203.pdf>).

Civilian Employees Deployed in Support of a Contingency Operations Emergency Essential Department of Defense Employees

Public Law 110-417, effective October 14, 2008, the Duncan Hunter National Defense Authorization Act, allows new opportunities for certain employees to elect FEGLI coverage. The election applies to civilian employees eligible for FEGLI who are deployed in support of a contingency operation as defined by section 101 (a) (13) of Title 10. The election also applies to civilian employees in the Department of Defense eligible for FEGLI who are designated as "emergency essential" under section 1580 of Title 10. The employee may elect Basic, Option A and Option B (up to the maximum of 5 multiples). The employee must make the election within 60 days after the date of notification of deployment in support of a contingency operation or within 60 days of the date of the notification of the designation as an emergency essential employee.

See more details in [BAL 08-204](http://www.opm.gov/retire/pubs/bals/2008/08-204.pdf) <http://www.opm.gov/retire/pubs/bals/2008/08-204.pdf>

Option B and Option C Elections at Retirement/Compensation

The new regulations state that there will be only one election opportunity to choose how an enrollee's Option B and Option C coverage may reduce beginning at age 65. The election will be made at the time of retirement. In this election, the employee can choose No Reduction for some multiples and Full Reduction for other multiples. "Mixed elections" will be allowed. For example, if the employee has three multiples, the employee can elect to have two with Full Reduction and one with No Reduction. There will no longer be a second election at age 65.

Annuitants and compensationers who retired since this statutory provision became effective on April 24, 1999, are

under age 65 and have Option B and or Option C will be given the opportunity to make their "final" election. This information will be forthcoming from the OPM Retirement Office.

The SF 2818 *Continuation of Life Insurance Coverage as a Retiree or Compensationers* is currently being revised based on these changes.

Timeframe for converting to an individual policy

The employee/assignee(s) must submit the request for conversion information to the Office of Federal Employees' Group Life Insurance (OFEGLI). OFEGLI must receive the request for conversion within 31 calendar days of the date on the conversion notification the employee receives from the employing agency (60 days if overseas) or within 60 calendar days after the date of the terminating event (90 days, if overseas), whichever is earlier.

Power of Attorney

The new regulations now allow an individual having power of attorney to convert the FEGLI coverage on behalf of the insured, if the insured is unable to convert.

The new regulations also allow an individual having power of attorney to apply for a living benefit on behalf of the insured individual.



February is American Heart Month

Heart Disease is the Number One Cause of Death

About every 25 seconds, an American will have a coronary event.

Heart disease is the leading cause of death in the United States and is a major cause of disability. The most common heart disease in the United States is coronary heart disease, which often appears as a heart attack. In 2010, an estimated 785,000 Americans had a new coronary attack, and about 470,000 had a recurrent attack. About

every 25 seconds, an American will have a coronary event, and about one every minute will die from one.

The chance of developing coronary heart disease can be reduced by taking steps to prevent and control factors that put people at greater risk. Additionally, knowing the signs and symptoms of heart attack are crucial to the most positive outcomes after having a heart attack. People who have survived a heart attack can also work to reduce their risk of another heart attack or a stroke in the future. For more information on heart disease and stroke, visit [CDC's Division for Heart Disease and Stroke Prevention](#).

Diseases and Conditions That Put Your Heart at Risk

Other conditions that affect your heart or increase your risk of death or disability include arrhythmia, heart failure, and peripheral artery disease (PAD). High cholesterol, high blood pressure, obesity, diabetes, tobacco use, unhealthy diet, physical inactivity, and secondhand smoke are also risk factors associated with heart disease. For a full list of diseases and conditions along with risk factors and other health information associated with heart disease, visit the [American Heart Association](#).

Know Your Signs and Symptoms

Some heart attacks are sudden and intense; however, most heart attacks start slowly, with mild pain or discomfort. Often people affected aren't sure what's wrong and wait too long before getting help. Here are signs that can mean a heart attack is happening:

- **Chest discomfort.** Most heart attacks involve discomfort in the center of the chest that lasts more than a few minutes, or that goes away and comes back. It can feel like uncomfortable pressure, squeezing, fullness, or pain.
- **Discomfort in other areas of the upper body.** Symptoms can include pain or discomfort in one or both arms, the back, neck, jaw, or stomach.
- **Shortness of breath.** May occur with or without chest discomfort.
- **Other signs.** These may include breaking out in a cold sweat, nausea, or lightheadedness.

The American Heart Association, the National Heart, Lung, and Blood Institute, the American Red Cross, and the National Council on Aging have launched a new "Act in Time" campaign to increase people's awareness of heart attack and the importance of calling 9-1-1 immediately at the onset of heart attack symptoms. [Find the links here](#).

Secondhand Smoke Exposure and Cardiovascular Effects

A report by The Institute of Medicine finds even brief exposure to secondhand smoke can trigger a heart attack. Tobacco smoke can cause health problems not only for smokers, but also for people around them. Breathing secondhand smoke increases a person's risk for a heart attack and other heart conditions.

Visit the [CDC Office on Smoking and Health Web site](#) for more detailed information about the IOM Report on Secondhand Smoke Exposure and Cardiovascular Effects include the following:

- Analysis of the report findings.
- Animation of how secondhand smoke affects the cardiovascular system.
- CDC statement on report findings.

Healthy Lifestyle: Diet and Nutrition, Exercise and Fitness

A healthy diet and lifestyle are the best weapons you have to fight heart disease. Many people make it harder than it is. It is important to remember that it is the overall pattern of the choices you make that counts. As you make daily food choices, read nutrition labels and base your eating pattern on these recommendations:

- Choose lean meats and poultry without skin and prepare them without added saturated and trans fat.
- Select fat-free, 1% fat, and low-fat dairy products.
- Cut back on foods containing partially hydrogenated vegetable oils to reduce trans fat in your diet.
- Cut back on foods high in dietary cholesterol. Aim to eat less than 300 mg of cholesterol each day.
- Cut back on beverages and foods with added sugars.
- Select and purchase foods lower in salt/sodium.
- If you drink alcohol, drink in moderation. That means no more than one drink per day if you're a woman and two drinks per day if you're a man.
- Keep an eye on your portion sizes.

See [CDC's Division of Nutrition, Physical Activity, and Obesity Web site](#) for more tips on nutrition.

Physical activity in your daily life is an important step to preventing heart disease. You can take a few simple steps at home, at work, and at play to increase the amount of physical activity in your life. [See CDC's physical activity Web site for tips and more information.](#)

Women and Heart Disease: Quick Facts

Although heart disease is sometimes thought of as a "man's disease," it is the leading cause of death for both women and men in the United States, and women account for nearly 50% of heart disease deaths.

In 2007, heart disease was the cause of death in 306,246 females.

Heart disease is often perceived as an "older woman's disease," and it is the leading cause of death among women aged 65 years and older. However, heart disease is the third leading cause of death among women aged 25–44 years and the second leading cause of death among women aged 45–64 years. Remember that many cases of heart disease can be prevented!

For more information and facts on women and heart disease, see the [Women and Heart Disease Fact Sheet](#).

CDC's WISEWOMAN Program

The mission of CDC's WISEWOMAN program is to provide low-income, under- or uninsured 40- to 64-year-old women with the knowledge, skills, and opportunities to improve diet, physical activity, and other lifestyle behaviors to prevent or delay cardiovascular and other chronic diseases.

WISEWOMAN provides these additional services:

- Screening for chronic disease risk factors.
- Dietary, physical activity, and smoking cessation interventions.
- Referral and follow-up as appropriate.

For more information on how you can take advantage of these services, visit [WISEWOMAN](#) and click on program locations.

Women and Heart Disease Campaigns

[Go Red For Women](#) is the American Heart Association's nationwide movement that celebrates the energy, passion, and power women have to band together and wipe out heart disease. Thanks to the participation of millions of people across the country, the color red and the red dress have become linked with the ability all women have to improve their heart health and live stronger, longer lives.

[The Heart Truth Campaign](#) is a national awareness campaign for women about heart disease. The campaign created and introduced the Red Dress as the national

symbol for women and heart disease awareness in 2002 to deliver an urgent wakeup call to American women. The Red Dress alerts women of The Heart Truth message: "Heart Disease Doesn't Care What You Wear It is the #1 Killer of Women."

Men and Heart Disease: Quick Facts

- In 2007, heart disease was the cause of death in 309,821 American men.
- The average age for a first heart attack for men is 66 years.
- Almost half of men who have a heart attack under age 65 die within 8 years.
- Between 70% and 89% of sudden cardiac events occur in men.

For more information and facts about men and heart disease, visit the [Men and Heart Disease Fact Sheet](#).

Interactive Tools to Help Guide Your Everyday Choices

- [Know your heart numbers](#). Find out what you can do to improve and maintain these numbers—and live a longer, stronger life.
- [Learn and Live Quiz](#). Take our quiz to learn your risk for heart disease. Register after the quiz and we'll send you a free cookbook.
- [Where's the Salt?](#) Take the salt intake quiz to discover how much is in your food and its effect on your health.
- [Interactive Menu Planner](#)

Information obtained from Center for Disease Control website

BRAIN TEASER

What goes around the world and stays in a corner?

Answer on page 14



Safety Boudreaux's Den

Car Seat Safety Facts

- Motor Vehicle crashes remain the leading cause of unintentional-related death among children ages 19 and under.
- Riding unrestrained is the greatest risk factor for death and injury among child occupants of motor vehicles.
- When used properly, child safety seats have been found to reduce the risk of fatal injury by 71% for infants (under 1 year of age) and 54% for toddlers (1-4 years old).
- Nationally, it is estimated that 80% of children who are placed in child safety seats are improperly restrained.
- Children 12 and under should always ride properly secured in the back seat. The front seat is a more dangerous spot. Front air bags deployed in even minor fender-benders have seriously hurt and even killed some children.
- Rear-facing child restraints should never be placed in front of a passenger air bag.
- Every child should be restrained in a child safety seat or a booster seat until they turn 8 years old, unless they are 4 feet, 9 inches tall.
- Seat belts are made for adults. Booster seats position children, who have outgrown child safety seats, to correctly fit the vehicle lap and shoulder belts.
- Objects should not be transported in the vehicle's passenger compartment. Groceries and other heavy items become dangerous projectiles during a crash.



Louisiana Facts

Did You Know?

The world famous "Mardi Gras" is celebrated in New Orleans. Mardi Gras is an ancient custom that originated in southern Europe. It celebrates food and fun just before the 40 days of Lent: a Catholic time of prayer and sacrifice.

Louisiana is the only state with a large population of Cajuns, descendants of the Acadians who were driven out of Canada in the 1700s because they wouldn't pledge allegiance to the King of England.

February 2011 On Cyber Patrol

Preparing for Predatory Peripherals

Don't interfere with anything in the Constitution. That must be maintained, for it is the only safeguard of our liberties.

~ Abraham Lincoln ~

ON CYBER PATROL™

As covered or mandated by AR 25-2



Your mouse may no longer be friendly. That goes for your keyboard as well. Cyber security researchers have reportedly found a way to create peripherals that can be

programmed to steal and transmit data when certain actions or keystrokes are performed. This is done by implanting a circuit board off a commercially available USB microcontroller within a keyboard or mouse.

When originally reported, this new threat was only a proof of concept device and not a technology discovered to be in use by the bad guys. However, by the time you read this that may no longer be true. Even with the Army banning the use of USB devices until protections and protocols are in place, our sensitive data is always at risk. The fact that such devices can be built demonstrates that for every precaution taken to ensure cyber security, there are always new potential threats and intrusions.

This kind of news might inspire us to never boot up again. However, reality does not give us that option. Computers and the military are forever integrated until we perfect that thought-activated technology. (Author's Note: Two large fellows in black suits wearing dark sunglasses just showed up (that was QUICK). So I'm not going to write about that mind stuff anymore, because it doesn't exist! Never did! Never will! Whew – they're gone. Anyway the bad guys are probably working on it too.)

Joking aside, the message here is that a machine can always be compromised and sometimes in ways we may not expect. So once again we need to rely on our greatest cyber security resources: awareness and common sense. The ability to switch our innocent looking peripherals for ones that can secretly access and transmit data reinforces the need to keep your computer equipment physically safe as well as virtually safe. If they have not done so already, the smart guys and gals in IT will figure out a method of detecting this kind of intrusion and create safeguards. Yet, once again it is the responsibility of each and every computer user in the military to be aware of the latest security hardware, software, policies and procedures (AR 25-2), and use them.

The old nuclear control saying is "trust but verify." Unfortunately, if a common peripheral has been compromised, it is difficult, if not impossible, to verify. You might get lucky and notice something different about the physical appearance of a peripheral. But unless there's a unique dent in your mouse or keyboard that might have "accidentally" occurred after a data-losing system crash, your chances of noticing are slim. However, it can't hurt to take the time to check. A little well placed paranoia never hurt in the constant effort to protect military and personal data.

Take a few moments to check your equipment if you think something is out of place. Make sure that your computer

is always under your control when on TDY or in an unsecured location. Along with staying on top of the latest potential cyber security threats, both virtual and physical, and following information assurance best practices is the best way to protect your hardware and data. Is it a pain? Could be. Is it REALLY necessary? Absolutely!

Now, for all you smug laptop users saying that you don't have peripherals that can be compromised, rumor has it that they are developing key covers that.....(Author's 2nd and possibly last Note: Those big guys just showed up again. I think I'll just stop here. Stay Cyber Safe!)



Employer Best Practices for Workers with Caregiving Responsibilities

Currently, many workers juggle both work and caregiving responsibilities. Those responsibilities extend not only to spouses and children, but also to parents and other older family members, or relatives with disabilities. While women, particularly women of color, remain disproportionately likely to exercise primary caregiving responsibilities, men have increasingly assumed caretaking duties for children, parents and relatives with disabilities.

Numerous studies have found that flexible workplace policies enhance employee productivity, reduce absenteeism and reduce costs. They also aid recruitment and retention efforts, allowing employers to retain a talented, knowledgeable workforce.

The following are examples of best practices for employers that go beyond federal nondiscrimination requirements and that are designed to remove barriers to equal employment opportunity.

- **Be aware of, and train managers about, the legal obligations that may impact decisions about treatment of workers with caregiving responsibilities.**
- **Develop, disseminate, and enforce a strong EEO policy** that clearly addresses the types of conduct that might constitute unlawful discrimination against caregivers based on characteristics protected by federal anti-discrimination laws.

- **Ensure that managers at all levels are aware of, and comply with, the organization's work-life policies.**

Respond to complaints of caregiver discrimination efficiently and effectively.

Protect against retaliation.

- **Focus on the applicant's qualifications** for the job in question. Do not ask questions about the applicant's or employee's children, plans to start a family, pregnancy, or other caregiving-related issues during interviews or performance reviews.
- **Review employment policies and practices**—particularly those related to hiring, promotion, pay, benefits, attendance, and leave—to determine whether they disadvantage workers with caregiving responsibilities.
- **Develop specific, job-related qualification standards** for each position that reflect the duties, functions, and competencies of the position and minimize the potential for gender stereotyping and other unlawful discrimination against caregivers. Make sure these standards are consistently applied when choosing among candidates.

Ensure that job openings, acting positions, and promotions are communicated to all eligible employees regardless of caregiving responsibilities.

Implement recruitment practices that target individuals with caregiving responsibilities who are looking to enter or return to the workplace.

Identify and remove barriers to re-entry for individuals who have taken leaves of absence from the workforce due to caregiving responsibilities or other personal reasons.

Ensure that employment decisions are well-documented and transparent (to the extent feasible).

- **Monitor compensation practices and performance appraisal systems** for patterns of potential discrimination against caregivers. Ensure that performance appraisals are based on employees' actual job performance and not on stereotypes about caregivers.
- **Review workplace policies that limit employee flexibility**, such as fixed hours of work and mandatory overtime, to ensure that they are necessary to business operations.
- **Encourage employees to request flexible work arrangements** that allow them to balance work and personal responsibilities. Work with

employees to create customized flexible work arrangements that meet the specific needs of the employee and employer. Ensure that managers do not discourage employees from requesting flexible work arrangements or penalize employees who make such requests. Flexible work arrangements may include:

- **General Flexible Options:**

- **Flextime Programs.** Flextime policies generally permit employees to vary their work day start and stop times within a certain range, such as allowing an employee to arrive at work at any time between 8:00 and 9:30 a.m. and then work for 8 hours.
- **Flexible Week Opportunities.** Flexible week opportunities may include compressed work weeks, such as a workweek consisting of four ten-hour work days.
- **Telecommuting, Work-at-Home, or Flexplace Programs.** These options enable employees to work from home or alternate office locations.

- **Reduced-time options** – These options permit employees to work part-time while juggling other responsibilities, such as caregiving. Reduced-time options include:

- **Part-time work opportunities.** Part-time workers should receive proportionate wages and benefits compared with full-time workers. Similarly, part-time workers should receive proportionate credit for relevant experience needed to qualify for promotions, training programs, or other employment opportunities.

- **Job sharing.** Job sharing programs permit two employees to share one full-time position. In general, employees participating in job sharing programs receive a proportionate share of the salary and benefits.

If overtime is required, make it as family-friendly as possible.

Reassign job duties that employees are unable to perform because of pregnancy or other caregiving responsibilities.

Provide reasonable personal or sick leave to allow employees to engage in caregiving even if not required to do so by the Family and Medical Leave Act of 1993 (FMLA).

- Permit employees to use sick leave to care for family members who are ill and/or to handle medical emergencies involving family members.
- Engage in dialogue with employees to determine the amount of leave that is appropriate and acceptable based on their workload, upcoming deadlines and personal circumstances.
- Ensure that leave policies exist and are available to male and female employees on an equal basis. Train managers to ensure that both male and female employees are aware of leave policies and are not implicitly or explicitly discouraged from requesting leave.

Post employee schedules as early as possible for positions that have changing work schedules so that employees can arrange in advance for child care or address other personal responsibilities, thereby enabling them to more readily fulfill work responsibilities.

Promote an inclusive workplace culture. Cultivate a professional work environment that recognizes and appreciates the contributions of all staff members and demonstrates respect for employees' personal lives and obligations.

Develop the potential of employees, supervisors, and executives without regard to caregiving or other personal responsibilities.

Studies have demonstrated that flexible work policies have a positive impact on employee engagement and organizational productivity and profitability. The practices outlined above have the potential to benefit all workers, regardless of caregiver-status. Furthermore, these practices have the potential to benefit employers, enabling them to recruit and retain talented, productive, committed employees. Finally, these practices will help ensure that all

workers enjoy equal opportunity to compete, advance, and succeed in the workplace.

This article was taken from the EEOC's website at <http://www.eeoc.gov/policy/docs/caregiver-best-practices.html>. For more information, please visit the website or call the EEO office at 337-531-1802.



Bath salts apparently aren't being used just to make bath time more fun anymore.

Authorities are interested in reports that people are buying a version of the products marketed as "concentrated bath salts" not so much for their added relaxation, but instead to get high.

The fine powdered substance is sold in 500-milligram containers and is available locally for \$29.99. It is sold behind the counter at some gas stations and head shops around Southeast Texas. It comes in screw-top jars about an inch high and an inch around.

Law enforcement officials and medical experts aren't sure exactly what's in the bath salts and the packages don't list any ingredients.

Jason Glenn, an assistant professor at the Center for Addiction Research at the University of Texas Medical Branch in Galveston, said bath salts are popular in pro-marijuana circles. Many pro-marijuana websites advertise legal smoking blends of tobacco as well as bath salts, he said. Some of the products are said to give off a tranquil, calming feeling similar to marijuana, he added.....

According to the United Kingdom's Guardian newspaper, St. George's University in London analyzed a popular bath salt product, Ivory Wave, in 2009. The medical school hospital found it contained two ingredients that might imitate the effects of cocaine - methylene dioxy pyrrolidin ketone, or MDPV, and lidocaine. MDPV is a powerful stimulant and lidocaine is a numbing agent, according to the newspaper.....

The group found that people commonly ingest the MDPV-containing bath salts orally, rectally, by snorting, smoking or with an IV. The chemical is supposed to have stimulant-type effects and cause increased energy, sociability, mental

stimulation or increased concentration and limited, if any, euphoria.

As people come down from their high, they could experience fatigue, nausea, muscle twitches, kidney pain, numbness or problems breathing, the Psychonaut WebMapping Research Group found. The substance also can cause severe anxiety attacks, suicidal thoughts and confusion, according to the group.

They had an article about this on Daily Mail UK. Apparently it is fairly common in Europe. And people are dying from it.

BRAIN TEASER ANSWER

A stamp

“The Dash Poem”

I read of a man who stood to speak
At the funeral of a friend.
He referred to the dates on her tombstone
From the beginning to the end.

He noted that first came the date of her birth
And spoke of the following date with tears,
But he said what mattered most of all
Was the dash between those years.

For that dash represents all the time
That she spent alive on earth
And now only those who loved her
Know what that little line is worth.

For it matters not, how much we own,
 the cars,
 the house,
 the cash,
What matters is how we live and love
And how we spend our dash.

So think about this long and hard;
Are there things you'd like to change?
For you never know how much time is left
That can still be rearranged.

If we could just slow down enough
To consider what's true and real
And always try to understand
The way other people feel.

And be less quick to anger

And show appreciation more
And love the people in our lives
Like we've never loved before.

If we treat each other with respect
And more often wear a smile,
Remembering that this special dash
Might only last a little while.

So when your eulogy is being read
With your life's actions to rehash
Would you be proud of the things they say
About how you spent your dash?

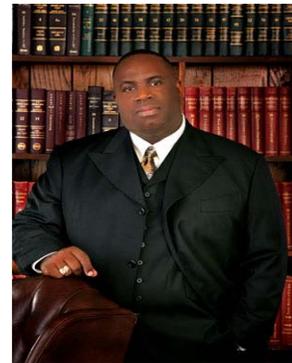
© 1996 Linda Ellis



JRTC & FORT POLK

African American/Black History Month

Theme: “African-Americans and the Civil War”



REVEREND JOSEPH L. GARNER

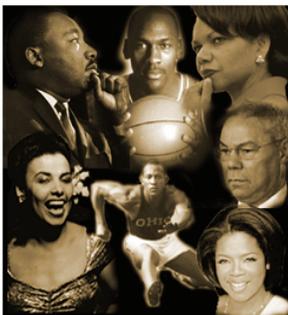
Pastor of Pleasant Hill Baptist Church

Reverend Joseph L. Garner was born on December 16, 1965. He is the youngest of eight children born to the late Willie Garner and Mrs. Lillie Garner of Leesville, Louisiana. He has been involved in public speaking and community service most of his life. He is proud to have been named “Man of the Year” by the American Legion Auxiliary in 1994, 1998 and again in 2006. He is the proud recipient of the Vernon Parish Outstanding Humanitarian Award. He has been recognized by Mothers against Drunk Driving for outstanding participation and support.

Reverend Garner serves on many committees and boards throughout the state and community. This reflects his concern for humanity and his willingness to serve where needed.

Reverend Garner became Pastor of Pleasant Hill Baptist Church on August 9, 1992. The installation service was held on September 3, 1992 with Bishop Paul S. Morton, Sr. officiating. Since then, Pleasant Hill has become one of the largest churches in Vernon Parish and Central Southwest Louisiana with a membership of over 1000. Reverend Garner's love of God, nation and family continue to propel him towards new horizons and vistas.

Main POST CHAPEL
25 February 2011, 1130 – 1300



ANTITERRORISM

GOOD OPSEC IS UNPREDICTABLE

- **DO NOT DISCUSS OPERATIONAL INFORMATION WITH ANYONE WITHOUT ACCESS OR "NEED TO KNOW"**
 - **DETAILED TRAVEL PLANS**
 - **CURRENT ANTITERRORISM MEASURES**
 - **CURRENT OPERATIONS AND PLANS FOR FUTURE OPERATIONS**
 - **CHANGES TO UNIT, SHIP, AND AIRCRAFT DISPOSITIONS**
- **LET'S NOT MAKE OUR ADVERSARIES' COLLECTION EFFORTS EASIER BY DISCUSSING CRITICAL INFORMATION IN A PUBLIC FORUM**

To report suspicious activities, contact the Antiterrorism Hotline at 337-531-6584. For all emergencies, contact the Military Police at 337-531-COPS/2677 or dial 911.

DATE: Thursday, 31 March 2011
TIME: 1000 –1200 hrs
Civilian Personnel Advisory Center (CPAC)
2271 Louisiana Avenue, BLDG 3304
(directly across the street from Burger King)

Representative will be available to discuss your insurance needs/questions. No appointment needed.
NOTE: This is not Open Season!

ARTICLES FOR BULLETIN

If you have any suggestions on topics or issues that you would like addressed in future bulletins, please call **531-1847**.

Suggestions will be reviewed and addressed if at all possible.

// original signed //
DONALD R. MALLET
 Director, Civilian Personnel
 Advisory Center

MARDI GRAS



N'Awlinz: Dis, Dat or d'Udda