



**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 139**

September 2011



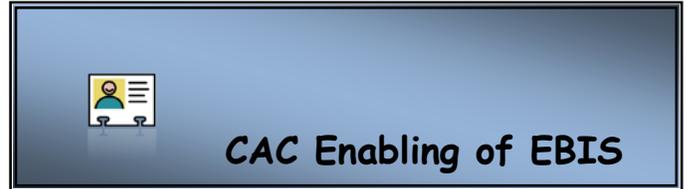
**Implementation of USA
Staffing**

USA Staffing

As a part of the Department of Defense (DoD) hiring reform initiative, all DoD components will transition to web-based software owned by the Office of Personnel Management to fill internal and external vacancies. During FY 11 and FY 12, the Department of the Army will be deploying this automated system called USA Staffing (USAS).

The vision of the Army Civilian Human Resource community is to provide a single point of entry for all recruitment and hiring activities. USAS will expedite the process for applicants, HR professionals, and selecting officials through an efficient web-based interface. It automates the recruitment and hiring process including developing position based assessments, creating and posting vacancy announcements, collecting and reviewing application materials, rating and ranking candidates, issuing referrals, making selections, and notifying applicants of their status throughout the recruitment process.

Briefings and training sessions are being scheduled to provide information on the new system. Stay tuned for announcements regarding dates and locations.



CAC Enabling of EBIS

Effective 1 October 2011, the Army Benefits Center-Civilian (ABC-C) Employee Benefits Information System (EBIS) will be accessible only by Common Access Card (CAC). This change is mandated in order to comply with DOD and Army policy. The safety and security of our customers is priority one.

EBIS will only be accessible from a computer with an installed and operational CAC reader. Most, if not all, DOD computers are already configured this way.

This will affect users who access EBIS from their home computers. Home users may still access EBIS if they have installed and configured a CAC reader on their home computers.

Additionally, benefit transactions can still be made through the Interactive Voice Response System (IVRS) which is an automated self-service program you can access from a touch-tone telephone system. IVRS is available 24 hours a day. The toll-free number is 1-877-ARMYCTR (1-877-276-9287).

CONTENTS

Implementation of USA Staffing	Page 1	Employee Wellness	Page 5
CAC Enabling of EBIS	Page 1	Safety Boudreaux’s Den	Page 6
Retirement	Page 2	EEO	Page 7
Pay Corner	Page 2	On Cyber Patrol	Page 8
Thrift Savings Plan	Page 3	Employee Assistance Program (EAP) Corner	Page 9
Benefits	Page 4	Articles for Bulletin	Page 10



Frequently Asked Questions

What elections are available to provide a survivor benefit for my spouse when I retire?

You may make one of the following elections regarding a benefit to be paid to your spouse in the event of your death:

- no survivor benefit;
- partially reduced annuity; or
- a fully reduced annuity.

These elections may provide the following benefits:

- no survivor benefit;
- a full or partial annuity for a spouse;
- a full or partial annuity for a former spouse; or
- a combination of the two.

Things to consider when making the election include:

- your spouse's future retirement benefits based on his or her own employment;
- other sources of income;
- whether the other sources of income are protected against inflation with Cost-of-Living Adjustments; and
- your spouse's need for continued coverage under the [Federal Employees Health Benefit Program](#).

There is an opportunity to [increase survivor benefits](#) within 18 months after the annuity begins. However, this election may be more expensive than one made at retirement.

What is a full survivor benefit?

If you retire under the Civil Service Retirement System (CSRS), the maximum survivor benefit payable is 55 percent of your unreduced annual benefit.

If you retire under the Federal Employees Retirement System (FERS), the maximum survivor benefit payable is 50 percent of your unreduced annual benefit.

What is a partial survivor benefit?

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), the partial benefit is 25 percent of your unreduced annual basic annuity. However, if you elect to provide a survivor annuity that is less than the maximum amount, your spouse's [consent](#) is required.

How is the reduction calculated?

Under the Civil Service Retirement System (CSRS), your annuity is reduced by 2.5 percent of the first \$3,600 of the amount you choose as a basis for the survivor annuity, plus 10 percent of any amount over \$3,600.

Under the Federal Employees Retirement System (FERS), your annuity is reduced by 10 percent for a full survivor annuity or 5 percent for a partial survivor annuity.

Printed from OPM website

Social Security Scoop

Did you know that Social Security offers an online retirement application that you can complete in as little as 15 minutes? In most cases once your application is submitted electronically, you are done. Social Security will process your application and contact you if any further information is needed. You can find more information at <http://www.ssa.gov/planners/about.htm>.

\$\$ 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>



MyPay Goes Mobile!

DFAS has announced that many myPay on-line services can now be accessed from mobile devices with a built in web browser such as Android, BlackBerry, iPhone, or other Smartphone, or iPod touch device.

Simply visit <https://myPay.dfas.mil> and start accessing your account anytime, anywhere!



Changes in Your Family Status: Marriage

Name and Mailing Address Change

Make sure to inform the TSP if your name or mailing address changes.

If you are actively employed, contact your servicing Payroll Liaison. When change is made through the DFAS (payroll) system, it will electronically flow to TSP.

If you are separated from Federal civilian service or the uniformed services:

- Change your mailing address by submitting [Form TSP-9](#), Change in Address for Separated Participants.
- Change your name by submitting [Form TSP-15](#), Change in Name for Separated Participants.

You can also make these changes online by visiting [My Account: Profile Settings](#).

Spouse's Rights

Your spouse has certain rights regarding your TSP account.

Any time you request a loan or withdrawal from your TSP account:

- Your spouse must consent to your request in writing, if you are a FERS employee or member of the uniformed services.
- Your spouse must be notified of your request, if you are a CSRS employee.

If, at any time, you are unable to obtain your spouse's consent or provide your spouse's address for notification, you may be able to obtain an exception by submitting [Form TSP-16](#), Exception to Spousal Requirements ([TSP-U-16](#), uniformed services). (You must provide documentation. These exceptions are rarely granted.)

Beneficiary Designations

Review your beneficiary designations to make sure that your TSP account will be awarded according to your wishes in the event of your death.

If you submit [Form TSP-3](#), Designation of Beneficiary (formerly TSP-U-3 for uniformed services members), the TSP will honor only beneficiaries named on that form.

If no Designation of Beneficiary form has been submitted, your account will be distributed according to the [statutory order of precedence](#) — that is, first to your widow or widower.

The TSP will not honor a will or prenuptial agreement when distributing your TSP account.

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 1.875%.

Annuity interest rate index: 2.875% for annuities purchased in September 2011 and 3.125% for annuities

purchased in August 2011. [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 September 1, 2011

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

	G Fund	F Fund	C Fund	S Fund	I Fund
Aug 2011	0.19%	1.45%	(5.44%)	(8.12%)	(9.03%)
Last 12 Months	2.60%	4.75%	18.46%	22.84%	10.33%

(09/01/2010-08/31/2011)

*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	L 2050
Aug 2011	(1.10%)	(3.69%)	(4.63%)	(5.37%)	(6.16%)
Last 12 Months	5.72%	11.26%	13.17%	14.67%	

(09/01/2010-08/31/2011)

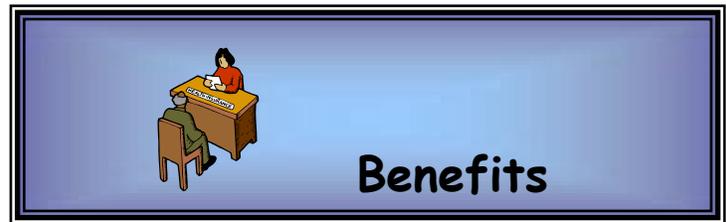
*The monthly G, F, C, S, and I fund returns represent the change in their respective share prices for the month. The changes in share prices reflect net earnings after accrued TSP administrative expenses have been deducted. The F, C, S, and I fund share prices also reflect the deduction of trading costs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



Information for Retirees and Their Families

General Information About FEGLI

If You Were Not Eligible to Continue Life Insurance as a Retiree

If your coverage did not continue into retirement, it ended when you separated for retirement (or at the end of 12 months non-pay status if you were in a non-pay status before your separation), subject to the 31-day temporary extension of coverage. This 31-day extension of your life insurance coverage (excluding accidental death and dismemberment insurance) is automatic. If you were not eligible to (or did not want to) continue life insurance coverage as a retiree, you had the opportunity to convert to an individual policy. Generally, to have continuous insurance protection, you had to apply for the individual policy and pay the first premium to the insurance company within the 31-day temporary extension of coverage period.

Time Limit on Converting to an Individual Policy

To convert to an individual policy, you must have applied by following the instructions on Standard Form 2819, *Notice of Conversion Privilege*, within 31 days after your insurance as an employee ended or within 31 days after receiving the notice, whichever gave you more time. If we terminated your insurance after you retired, you must have

applied within 31 days of the date you received Form RI 76-1, *You Cannot Continue Your Basic Life Insurance*, or Form RI 76-6, *You Cannot Continue Your Optional Life Insurance*, from the U.S. Office of Personnel Management (OPM). After the 31-day temporary extension of coverage period expired, you no longer had Federal life insurance protection.

If you were unable to convert to an individual policy within the 31-day time limit for reasons beyond your control or you never received a notice, you may make a belated request by writing directly to:

Office of Federal Employees' Group Life Insurance
P.O. Box 1866
Long Island City, NY 11101-9885

For overnight deliveries **only** (such as express mail):

OFEGLI
FEGLI Conversion Team
5th Floor
27-01 Queens Plaza North
Queens, NY 11101

You must mail your belated request within 6 months after you first became eligible to convert to an individual policy. You should provide a full explanation of the cause beyond your control that prevented you from making a timely request. The Office of Federal Employees' Group Life Insurance will determine if you are eligible to convert.

The Cost of Your Coverage

You can determine the exact cost of your coverage from the discussions below. If you are receiving annuity payments, we withhold your life insurance premiums from your annuity. Effective October 30, 1998, all retirees may pay the premiums directly to us if their annuity is too low to cover the cost of the coverage. We will notify you if your monthly annuity is too low to cover the cost of the life insurance coverage and will give you the opportunity to make direct payment. Once you elect to make direct payment, you must continue to make payments as long as you are eligible for continued enrollment in the Program, even if your monthly annuity increases to the point where we could deduct your life insurance premiums from your annuity. The direct pay option is not available to Civil Service Retirement System retirees whose annuities were too low to cover the cost of their life insurance before October 30, 1998.

Regardless of when you apply, your converted coverage begins on the 32nd day after your FEGLI coverage terminated, and you are responsible for the conversion premiums from that date.



BJACH HEALTH AWARENESS CHILD CAR SEAT SAFETY

**“PROTECT YOUR PRECIOUS CARGO?”
LEONARD RHODES
HEALTH PROMOTION PROGRAM
PREVENTIVE MEDICINE SERVICES**

NEW GUIDELINES

NEW PRACTICES

The American Academy of Pediatrics Best Practices Recommendation #1

All infants and toddlers should ride in a rear facing CSS until they are 2 years of age or until they reach the highest weight or height allowed by the manufacturer.

Two hundred lives could be saved and 200,000 injuries could be prevented each year if all the U. S. vehicle passengers under 5 years of age are properly restrained.

At recent safety seat check up events, 9 out of 10 Louisiana families were using their child's safety seat incorrectly. Errors included either using the wrong type of seat, improper installation and/or problems securing their child safely and correctly into the seat. It is very important to know how to install your child safety seat correctly to reduce the chances of your child being killed or injured in an automobile accident.

Here are a few safety tips from the Louisiana Office of Public Safety:

* **Kids ride in back**- Infants in **rear facing safety seats** should **NEVER** ride in the front seat of a vehicle that has a passenger side airbag. Children, 5 feet or shorter, should ride buckled up in the back seat. The safest place for a child 12 years old and younger is in the back seat.

* **Child Safety Seats (CSS)**- Young children and infants should **ALWAYS** ride in age and size appropriate child safety seats. The safety seat should be properly and securely held in place by the safety belt and the child should be correctly buckled into the child safety seat. A

child who has outgrown a convertible safety seat should ride in a booster seat for the vehicle's safety belts to fit them properly.

* **Wear both lap and shoulder belts**- The shoulder strap should cross the collarbone and the lap belt should fit low and tight on the hips. The shoulder strap should **NEVER** be slipped behind the back or under the arm--this is a very dangerous habit, especially in vehicles with airbags. **Remember parents...**you're always setting an example!!!

A "Certified Technician" from the Louisiana Child Passenger Safety Task Force will be on hand to provide instruction on how to install your child safety seat into your particular vehicle and how to properly secure your child in the safety seat. They will provide the latest recall information, safety tips, and answer any questions you may have. It will take approximately 45 minutes to 1 hour to thoroughly check out and install a car seat. **Saving the life of your child or infant in the event of an accident is well worth the time and effort.**

Preventive Medicine Services at Bayne-Jones Army Community Hospital provides weekly walk-in car seat checks on Thursday afternoons at 8091 Georgia Ave., Bldg 3504 from 1330-1600 or by appointment. An appointment can be made by calling (337) 531-3776/6880.



If your vehicle becomes disabled due to tire failure, remember the first thing to consider is your safety. If you are on a bridge or a part of the highway with limited shoulder space, then proceed on until you reach an area that is safe such as an exit ramp or parking lot. Try to always carry some type of warning device such as flares or reflectors. Place these warning devices at least two hundred feet in the direction of traffic that will endanger you. Any motorist that feels he/she needs assistance may call Louisiana State Police at *577 (*LSP) from any cellular phone.

Traffic crashes are the leading cause of death for children over the age of four. While not all crashes are survivable, your best chance of surviving a serious crash is to properly

wear a seat belt or to be correctly restrained in an age and size appropriate child seat.

According to statistics from the Louisiana Highway Safety Commission, in 2010 motorcyclists were involved in over 1800 crashes across the state resulting in 73 fatalities. Louisiana Law requires that all motorcycle operators and occupants wear a DOT approved helmet and that it be properly fastened on their head. **Motorcycle helmets save lives.** To help protect the lives of motorcycle riders and occupants, the U.S. Department of Transportation (DOT) requires that all motorcycle helmets sold in the United States meet specific Federal Motor Vehicle Safety standards. This standard defines minimum levels of performance that helmets must meet to protect the head and brain in the event of a crash.

Motorcycle riders can find more information on helmet guidelines and rider safety courses by visiting <http://lahighwaysafety.org/motorcycle.html>.

Motorists must be reminded that alcohol has many effects on the body. Alcohol can impair visual ability, alter sense of time and space, impair fine motor skills needed to operate a motor vehicle, and decrease reaction times. Just one drink may cause these effects.

Safety Boudreaux would like to take this opportunity to remind/inform motorists that properly wearing your seatbelt will dramatically reduce your chance of being injured or killed in a crash. We ask you to take one second to "buckle up!"

When walking near a roadway always make yourself visible to drivers by wearing bright/light colored clothing and reflective materials. Pedestrians that are walking at night should try to carry a flashlight for added safety. A person should always walk on a sidewalk, but if there is not a sidewalk available, you should always walk on the shoulder or if no shoulder is available, as close to the roadway edge facing traffic.

Age does not reflect driving ability. As a group, older adults are among the safest on the road. They tend to wear their seatbelt more often, obey the speed limit and avoid drinking and driving more than other age groups. Nevertheless, older adults are more likely to be injured or

killed in a vehicle crash. Safe driving requires the complex coordination of many skills. Although few individuals associate 40-year-old adults with aging, this is when subtle changes in vision, hearing, fitness and concentration can begin. These changes may affect driving proficiency. By themselves, none of the above changes automatically indicate that an individual should stop driving. They do require paying more attention to driving safety, staying alert to changing capabilities and seeking the advice of a qualified physician (<https://www.usaaedfoundation.org>).

Although all crashes are not survivable, taking the time to buckle up properly every trip and every time is the single most effective thing you can do to protect yourself in a crash. Louisiana law requires every vehicle occupant, regardless of seating position, to be properly restrained day or night. Buckle up Louisiana. Every trip. Every time.

BRAIN TEASER

It has no top or bottom but it can hold flesh, bones, and blood all at the same time. What is this object?

Answer on page 9



***Equal Employment
Opportunity***

If you are a federal employee or applicant, the law protects you from discrimination because of your race, color, religion, sex (including pregnancy), national origin, age (40 or older), disability or genetic information. The law also protects you from retaliation if you oppose employment discrimination, file a complaint of discrimination, or participate in the EEO complaint process (even if the complaint is not yours.) If you are a federal employee or job applicant and you believe that a federal Army has discriminated against you, you have a right to file a complaint. You can contact an EEO Counselor by calling the Fort Polk EEO Office at 337-531-1804 or by email at julie.fitzgerald@conus.army.mil.

The first step is to contact an EEO Counselor. Generally, you must contact the EEO Counselor within 45 days from the day the discrimination occurred, or when you became aware of the alleged discrimination. The EEO Counselor will describe the alternate dispute resolution (ADR) program, and in most cases, will ask if you want to try and resolve your complaint using mediation. Some cases are not appropriate for ADR, and will be handled using what is called the traditional counseling method.

If the dispute is not resolved during counseling or through ADR, you can file a formal discrimination complaint against the Army with the EEO Office. You must file within 15 calendar days from the day you receive notice from your EEO Counselor about how to file.

Once you have filed a formal complaint, the Army will review the complaint and decide whether or not the case should be dismissed for a procedural reason (for example, your claim was filed too late). If your complaint is accepted, the Army will conduct an investigation. The Army has 180 days from the day you filed your formal complaint to finish the investigation. When the investigation is finished, the Army will issue a notice giving you two choices: either request a hearing before an EEOC Administrative Judge or ask the Army to issue a decision as to whether the discrimination occurred. If you ask the Army to issue a decision and no discrimination is found, or if you disagree with some part of the decision, you can appeal the decision to the Equal Employment Opportunity Commission (EEOC), or challenge it in federal district court.

If you want to ask for a hearing, you must make your request in writing within 30 days from the day you receive the notice from the Army about your hearing rights. If you request a hearing, an EEOC Administrative Judge will conduct the hearing, make a decision, and order relief if discrimination is found.

Once the Army receives the Administrative Judge's decision, they will issue what is called a final order which will tell you whether they agree with the Administrative Judge, and if it will grant any relief the judge ordered. The Army then has 40 days to issue the final order, which will also contain information about your right to appeal to EEOC, your right to file a civil action in federal district court, and the deadline for filing both an appeal and a civil action.

You have the right to appeal an Army's final order (including a final order dismissing your complaint) to

EEOC Office of Federal Operations. You must file your appeal no later than 30 days after you receive the final order. EEOC appellate attorneys will review the entire file, including the Army's investigation, the decision of the Administrative Judge, the transcript of what was said at the hearing (if there was a hearing), and any appeal statements. If the Army disagrees with any part of the Administrative Judge's decision, it must appeal to EEOC.

If you do not agree with the EEOC's decision on your appeal, you can ask for a reconsideration of that decision. A request for reconsideration is only granted if you can show that the decision is based on a mistake about the facts of the case or the law applied to the facts. You must ask for reconsideration no later than 30 days after you receive our decision on your appeal. Once EEOC has issued a decision on the appeal, the Army also has the right to ask EEOC to reconsider that decision. Once the EEOC has made a decision on your request for reconsideration, the decision is final.

You must go through the administrative complaint process before you can file a lawsuit. There are several different points during the process; however, when you will have the opportunity to quit the process and file a lawsuit in court, including:

- After 180 days have passed from the day you filed your complaint, if the Army has not issued a decision and no appeal has been filed
- Within 90 days from the day you receive the Army's decision on your complaint, so long as no appeal has been filed
- After the 180 days from the day you filed your appeal if the EEOC has not issued a decision, or
- Within 90 days from the day you receive the EEOC's decision on your appeal.

For information on filing a complaint, or about this article, please call the EEO office at 337-531-1804/1802.

A creative man is motivated by the desire to achieve, not by the desire to beat others.

~ Ayn Rand ~

Did You Know?

About a quarter of the world still drives on the left, and the countries that do are mostly old British colonies.

There are about a billion bicycles in the world, twice as many as motorcars.

Henry Ford started operations of his first successful car in Detroit in 1896.

[Vehicle fast facts](#)

Four out of five boat sinkings occur at their mooring.

When you transport something by car, it's called a shipment, but when you transport something by ship it's called cargo.

September 2011 On Cyber Patrol

Are you listening out there?



Over the years On Cyber Patrol has taken on the issue of phishing many times. We're guessing that people are really tired of hearing about it. After all, how many times does any one person need to be told to watch out for online scams, not to open attachments from unknown sources, use a spam filter and software that scan the contents of emails? There are even Army manuals like the new Social Media Handbook that talk about the dangers and the benefits of tweets and blogs. So why do we come back to the same subject time after time? Because, a few of you aren't listening. Actually, more than a few.

In the military there are a number of national security reasons for not giving up critical mission data and

Personally Identifying Information (PII). When data like that is lost, operations and lives are at risk. It's not simply some annoying downtime while your computer is cleaned and any network compromise is evaluated and mitigated. The Army even makes it easy to stay safe. After all, the Army is here to help make your life easier, right? They have software, security protocols, policies and procedures and the famous CAC. Staying safe online should be an easy gig. Using a little common sense and self discipline just means that all you have to worry about is traditional soldier stuff. For example, stuff like keeping your head down because of the enemy taking pot shots at you or staying out of the way of some ticked-off NCO, been that way ever since soldiers wore sandals.

Guess what. It doesn't get better. Whether you are a short-timer or a lifer, eventually you will leave the warm protective embrace of the Army. All your digital devices will be yours and your responsibility. No more Gold Disc. No more SFC Firewall barking at you from the comics. Not only do you have to protect yourself, you have to protect your family from little Sally to old Uncle Fred. Unless they are really cyber savvy, they are constantly threatened by free online games, threats of bank account closings and the ever famous African royalty who needs help moving cash. "My kids know more about digital media than I do" is not a good approach. They know enough to bypass the rules, regulations and device security their parents have (hopefully) set up. Don't think so? Remember your childhood. Most of you were absolute angels, but a few of you (and you know who you are) did everything you could to get around the parents rules.

You learned plenty in the Army. While field stripping a 50 caliber won't come in as handy in your civilian life, what you learned about cyber security and information assurance definitely will. That is, if you have been paying attention. Until the Army experiences zero data loss, zero malware infections, zero network intrusion allowed by careless or intentional actions, the assumption is going to be that somebody still doesn't get it. Remember, you can't return fire against online threats. You can't hunt down the cyber criminals. All you can do is be vigilant. When you leave this wonderful Army, you're on your own in cyber space. So, let's review how to identify and avoid phishing attacks one more time.....



10 Ways To Work Through Relationship Problems

September is Suicide Awareness and Prevention Month. Seventy percent of the suicides have some form of relationship issue. Meaningful and lasting relationship do not happen by accident, they take a huge investment of self denial, commitment, maturity, patience, and a whole lot of humility and forgiveness to succeed. So how can I work through relationship issues?

- 1. **When you're having a difficult discussion, put your angry emotions aside.** You can't be logical when you're mad. If you can't contain your anger, it may be best to put talking on hold until after you calm down. Don't deal with relationship issues when drinking or when medications have affected your reasoning ability.
- 2. **It's not about who's right or wrong.** If you try to blame your partner or make him or her wrong, you won't find an answer. You both have to take responsibility for getting your relationship back on a positive track.
- 3. **Look for the high road and discuss what's best for your home.** Don't settle for anything less than equality and the knowledge that you are doing the right thing for the home (including the children if children are a part of the home). Consider the Chaplain Strong Bonds Program.
- 4. **Be humble and don't rub your partner's nose in a misstep.** If you gently share your feelings, whichever of you is the offending party will learn from his or her mistake much easier. A soft answer turns away wrath!
- 5. **Agree to disagree (without being disagreeable).** But don't settle for less than a complete acceptance of each other's point of view, unless it is illegal or immoral. If you walk away disappointed, you have not resolved your issue. For a relationship to work, you both have to feel like you have your partner's support. Working it out requires Work, Patience, and Maturity.
- 6. **Always have difficult conversations in private.** If you have kids, you don't want them to pick up the negativity; it can make them feel insecure. Remember that you can be heard behind closed doors, so keep the volume low and the conversation as calm as possible.

BRAIN TEASER ANSWER

A ring.

7. Before making a decision about how to handle a problem, make sure you consider all of your options.

This requires some brainstorming and working together to create a positive solution. If done correctly, this process alone can heal the difficulty. Consider using your Chaplain/Pastor or someone you can trust to work for the good of the home and has the experience to present good options.

8. Don't rush to judgment. You may not be able to come up with the best answers in the moment, so [sleep](#) on it before you decide on a course of action. If you still cannot reach a meeting of the minds, put the issue aside and look at it again in a few days.

9. Trust that you can find an answer that will work for both of you. Going into the discussion with an optimistic heart and mind will make working it out much easier.

10. Consolidate the gains of your discussion. Review out loud what you agreed upon, put it in writing if it helps, and then kiss and make up.

Most people avoid difficult conversations because they [fear](#) having an uncomfortable moment. A few tough minutes is better than an uncomfortable life. Truth is that couples who embrace the desire to work things out have the best relationships. Resources on Fort Polk that can help include the Military and Family Life Chaplain, (337) 531-2006/3669, ACS Family Advocacy (337) 531-1938 and Military and Family Life Consultants (337) 531- 2006.

Larry D. Bryant
Suicide Prevention Program Manager. 531-6187



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