



**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 140**

October 2011



Time changes, Sunday, November 6th at 2 AM ... be sure to move your clocks back one hour



**Appropriated Fund Employees (APF)
14 November thru 12 December 2011**

The Benefits Open Season for Appropriated Fund employees begins Monday, 14 November and will run through Monday, 12 December 2011. The Office of Personnel Management now uses the term "benefits open season" rather than "FEHB open season" because it includes not only the Federal Employees Health Benefits, but Flexible Spending Accounts and the Federal Employees Dental and Vision Insurance Program as well.

- Federal Employees Health Benefits (FEHB)
- Federal Employees Dental and Vision Insurance Program (FEDVIP)

- Flexible Spending Accounts (FSAs)

FEHB: Employees may enroll in a health plan, change from one plan or option to another (i.e., high/standard, self only/self and family), or cancel their FEHB enrollment during the open season. **OPM has posted the 2012 FEHB guides and individual plan brochures on their website** at <http://www.opm.gov/insure/health/>. **Employees who wish to make a change to their FEHB coverage must do so through the Army Benefits Center-Civilian (ABC-C) website at <https://www.abc.army.mil> or by telephone at 1-877-276-9287.**

FEDVIP: During the open enrollment period, employees may enroll in supplemental dental and/or vision coverage, change from one plan or option to another, or cancel their enrollment. To learn more, visit the BENEFEDS website at <https://www.BENEFEDS.com>. For questions regarding the Federal Employees Dental and Vision Insurance Program, please contact the customer service representatives at 1 (877) 888-3337. Employees who wish to elect the dental and/or vision insurance must do so through the BENEFEDS Portal (<https://www.BENEFEDS.com>).

FSA: An FSA allows employees to set aside pre-tax dollars for out-of-pocket health care and dependent care expenses, thereby reducing the amount you pay in taxes. Employees may choose either a health care FSA for out-of-pocket medical expenses such as co-pays, over-the-counter medications, etc., and/or a dependent care FSA for child and/or adult daycare expenses. **Employees who had a FSA account in 2011 must reenroll for 2012 if they wish to continue this benefit.** To learn more or to enroll, employees must contact FSAFEDS at <http://www.fsafeds.com> or by phone at 1-877-FSAFEDS (372-3337).

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Benefits Fair: The Civilian Personnel Advisory Center (CPAC) will be sponsoring a Benefits Fair at the Library/Education Center, Bldg 660, Room #221/223, on Wednesday, 16 November 2011, from 0930 - 1400. The Library/Education Center is located at 7460 Colorado Avenue, Fort Polk, LA. Employees may obtain information on the different plans while at the fair or speak with representatives that will be in attendance.




Implementation of USA Staffing

USA Staffing

USA STAFFING TRAINING. As 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 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.

Mandatory briefings and training sessions have been scheduled to provide information on the new system.

Special sessions designated for MEDDAC/DES are restricted to designated employees. Employees may elect to attend any session held at the Bayou Theatre or

Education Center during regular hours on 10 and 12 Jan 2012.

	TUES 10 Jan 12 BAYOU THEATRE EMPLS ONLY	WED 11 Jan 12 EDUC CTR BLDG 660 RM 223- 225 MGRS/ SUPVS ONLY	THURS 12 Jan 12 EDUC CTR BLDG 660 RM 223- 225 EMPLS ONLY	TUES 17 Jan 12 B-2392 DES ONLY	THURS 19 Jan 12 B-2392 DES ONLY
MEDDAC B-285 EMPLS ONLY	0545- 0645	0545- 0645	0545- 0645		
	0830- 1000	0830- 1000	0830- 1000		
	1030- 1200	1030- 1200	1030- 1200		
	1300- 1430	1300- 1430	1300- 1430		
	1500- 1630	1500- 1630	1500- 1630		
MEDDAC ONLY	1730- 1830	1730- 1830	1730- 1830	1800- 1900	1800- 1900



Retirement

Coming This Fall!

The ABC-C is proud to present HR Link Advanced. This new tool will provide you the ability to request a retirement estimate electronically through the Employee Benefits Information System (EBIS). ABC-C Benefit Counselors will then compute your estimate and make it available for you in EBIS. Stay tuned for more information on this exciting change!

Social Security Scoop

In 2011, more than 54 million Americans will receive \$730 billion in Social Security benefits.

- Social Security is the major source of income for most elderly.
 - Nine out of ten individuals age 65 and older receive Social Security benefits

- Social Security benefits represent about 41% of the income of the elderly
- Among elderly Social Security beneficiaries, 22% of married couples and about 43% of unmarried persons rely on Social Security for 90% or more of their income.
- An estimated 158 million workers, 94% of all workers, are covered under Social Security.
- In 1935, the life expectancy of a 65-year-old was 12 ½ years. Today it is 18 years.
- By 2041, there will be almost twice as many older Americans as today – from 41.6 million today to 79.1 million.
- There are currently 2.9 workers for each Social Security beneficiary. By 2041, there will be 2.1 workers for each beneficiary.

HAPPY HALLOWEEN

Monday

October 31, 2011

\$\$ 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!



IRS RAISES TSP CONTRIBUTION LIMIT FOR 2012:

The IRS announced on October 20, 2011 that the contribution limit for regular TSP contributions will increase to \$17,000 for 2012. Catch-up contributions will remain the same for 2012 at \$5,500.

NOW is the time to start planning if you wish to maximize your TSP contributions (regular and catch-up) for 2012. It is important to know that annual limits are based on the date the pay is received not on the annual pay periods. To evenly span your contributions over the full 26 pay periods (very important for FERS employees who do not want to miss out on matching contributions), elections need to be MADE between December 4-17, 2011. This will result in the first deduction coming out of the first pay date in 2012 and allow for the full 26 pay period of deductions in 2012. It is also important to remember that regular TSP elections will continue from one year to the next. **TSP catch-up elections must be renewed each year.**

REGULAR TSP

If you wish to contribute the maximum for regular TSP in 2012, you may make your election of \$654 via the ABC-C system between December 4 and 17, 2011. If you make no changes, your 2011 TSP election will continue. Changes made prior to December 4, 2011 will effect 2011 TSP contributions. Changes made after December 17 will result in less than the full 26 pay periods being taken out at the new rate (see last paragraph below).

TSP CATCH-UP

Employees turning age 50 during the calendar year and contributing an amount that will reach the full \$17,000 by the end of the year are eligible to contribute up to an

additional \$5,500 to TSP catch-up. TSP Catch-Up elections need to be made via the ABC-C system between December 4-17, 2011 if you wish to utilize the full 26 pay periods. The election amount for \$5,500 over 26 pay periods would be \$212. Changes made prior to December 4, 2011 will effect 2011 TSP Catch-Up contributions. Changes made after December 17 will result in less than the full 26 pay periods being taken out and will require that you adjust your contribution election accordingly.

The Army Benefit Center-Civilian will post a chart showing pay periods and contribution dollar amounts to assist you in making your election. These charts should be posted on the ABC-C website in late November. The ABC-C website is located at <https://www.abc.army.mil>.

WHAT IF I PLAN ON RETIRING BEFORE THE END OF 2012?

You must calculate the number of pay periods that you will be an active employee and divide the IRS maximum by the number of pay periods in order to maximize your contributions prior to your date of retirement. For instance, if you plan on retiring on June 30, 2012, you will have 14 pay periods to contribute in 2012. If you wish to contribute the IRS maximum, you will divide \$17,000 by 14 pay periods. Your election will be \$1,214 per pay period. Remember, you must be contributing an amount which will enable you to reach the IRS maximum prior to your date of retirement in order to be eligible to participate in TSP Catch-Up.

WHAT IF I DID NOT MAKE THE ELECTION IN TIME TO GET THE FULL 26 PAY PERIODS?

If you did not make your election in time for the full 26 pay periods, but want to elect the IRS maximum, you may need to do some manual calculations to elect the correct contribution amount. Changes to your TSP account are always effective with the first day of the pay period following your election. So you will need to have the year to date contribution amount from your most recent leave and earnings statement. Then add in the deductions still due to come out for any additional pay periods between the date of your last leave and earning statement and the effective date of your election. Subtract that amount from the IRS maximum and divide that figure by the remaining number of pay periods. This will give you the amount of your new election. This can be a confusing calculation so if you have any questions or concerns Army Benefit Center-Civilian counselors are available to assist you between 6 am and 6 pm Central Time, Monday through Friday by calling 1-877-276-9287 or 1-877-276-9833 for the hearing impaired.

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 1.625%.

Annuity interest rate index: 2.875% for annuities purchased in September 2011 and 2.375% for annuities purchased in October 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 October 1, 2011

(Figures in parenthesis indicate a negative return)

	G Fund	F Fund	C Fund	S Fund	I Fund
Sep 2011	0.16%	0.73%	(7.03%)	(10.73%)	(10.55%)
Last 12 Months	2.58%	5.34%	1.11%	(1.62%)	(10.12%)

(10/01/2010-09/30/2011)

*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
Sep 2011	(1.51%)	(4.73%)	(5.92%)	(6.85%)	(7.80%)
Last 12 Months	2.08%	0.43%	(0.28%)	(0.88%)	

(10/01/2010-09/30/2011)

*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.

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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



FEGLI: The Life Insurance Program

The Federal Employees Group Life Insurance (FEGLI) program provides group life insurance for eligible Federal

employees. Coverage is voluntary and is intended to provide immediate protection against financial hardship or loss in the event of death. The Office of Federal Employees' Group Life Insurance (OFEGLI) administers the program on behalf the many private insurance companies that underwrite the program.

FEGLI is term insurance. The program offers **Basic** insurance and three **Optional** insurance coverages.

- If eligible, you are automatically covered by Basic insurance unless you waive the coverage. The amount of Basic insurance you have is based on your annual rate of basic pay. The Government pays one-third of the cost of your Basic life insurance.

Please note: Following are examples of types of pay which are included in annual rate of basic pay:

- Locality-based comparability payments
- Premium pay
- Night differential pay for wage employees
- Environmental differential pay for employees exposed to danger or physical hardship

Following are examples of types of pay which are **not** included in annual rate of basic pay:

- Foreign post differential pay for wage employees
- Night differential pay and foreign or non-foreign post differential pay of GS and GM employees
- Bonuses, allowances, overtime, holiday and military pay
- You must have the Basic insurance coverage before you choose any Optional coverage. Optional insurance must be elected and includes Option A (Standard), Option B (Additional), and Option C (Family). The Government does not contribute to the cost of Optional insurance.

Changing Your FEGLI Coverage: Obtaining Basic Insurance After Waiving Coverage

If you previously waived Basic insurance, you may enroll for Basic life insurance (outside of an unrestricted Open Enrollment Period or you are [reinstated after a break in service of at least 180 days](#) in a position that is not

excluded from life insurance by law or regulation) if you meet both of the following requirements:

- At least 1 year has passed since the effective date of your last waiver; and,
- You furnish (at your own expense) satisfactory medical evidence of insurability on SF 2822, Request for Insurance. The completed SF 2822 must be received by the Office of Federal Employees' Group Life Insurance (OFEGLI) within 60 days of the examination. You may obtain form SF 2822 by contacting your Human Resources Office or from OPM's website at www.opm.gov. After verifying your life insurance information from your Official Personnel Folder (OPF), your Human Resources Office will send you the SF 2822.

Your Basic insurance will take effect the first day you enter a pay and duty status after your request is approved by OFEGLI. The Human Resources Office will notify you once they receive OFEGLI's determination.

Financial Focus

The Life Cycle Events on the Office of Personnel Management (OPM) website is a listing of common events that may occur during or after your Federal career. It's divided into three sections: me/my family, job, and retirement. When you click on a situation, you will see what actions you may need to take for each of the following programs: Federal Employees Health Benefits (FEHB) Program, Federal Employees Dental and Vision Insurance Program (FEDVIP), Federal Flexible Spending Account Program (FSAFEDS), Federal Long Term Care Insurance Program (FLTCIP), and Federal Employees' Group Life Insurance (FEGLI). Check out this information at <http://www.opm.gov/insure/lifeevents/index.asp>.



HOLIDAY/LIBERAL LEAVE SCHEDULE FOR FY 2012

DAY/DATE	HOLIDAY	Training/Liberal Leave Day
Monday, 10 October 11	Columbus Day	Friday, 7 Oct *
Friday, 11 November 11	Veterans Day	Monday, 14 Nov*
Thursday, 24 November 11	Thanksgiving Day	Friday, 25 Nov *
Monday, 26 December 11	Christmas	Friday, 23 Dec*
Monday, January 2, 2012	New Year's Day	Friday, 30 Dec*
Monday, January 16, 2012	Birthday of Martin Luther King, Jr.	Friday, 13 Jan*
Monday, February 20, 2012	Washington's Birthday	Friday, 17 Feb*
Monday, May 28, 2012	Memorial Day	Friday, 25 May*
Wednesday, July 4, 2012	Independence Day	NONE DESIGNATED
Monday, September 3, 2012	Labor Day	Friday, 31 Aug*
		*DESIGNATES TRAINING HOLIDAY FOR MEDDAC



Basic Information About Breast Cancer

Department of Preventive Medicine
 Health Promotion Department
 Bayne-Jones Army Community Hospital

How much do you know about breast cancer? Here is some basic information provided by the Center for Disease Control and the National Cancer Institute to help you learn more.

The National Cancer Institute identifies breast cancer as the most common type of cancer among women in the United States (other than skin cancer). Each year in the United States, more than 192,000 women are diagnosed with breast cancer. Breast cancer also develops in men. Each year, about 2,000 men in this country learn they have breast cancer.

A breast is made up of three main parts: glands, ducts, and connective tissue. The glands produce milk. The ducts are passages that carry milk to the nipple. The connective tissue (which consists of fibrous and fatty tissue) connects and holds everything together.

What Is a Normal Breast?

No breast is typical. What is normal for you may not be normal for another woman. Most women say their breasts feel lumpy or uneven. The way your breasts look and feel can be affected by getting your period, having children, losing or gaining weight, and taking certain medications. Breasts also tend to change as you age.

Lumps in the Breast

Many conditions can cause lumps in the breast, including cancer. But most breast lumps are caused by other medical conditions. The two most common causes of breast lumps are fibrocystic breast condition and cysts. Fibrocystic condition causes noncancerous changes in the breast that can make them lumpy, tender, and sore. Cysts are small fluid-filled sacs that can develop in the breast.

Tumors and Breast Cancer

Sometimes breast cells become abnormal. These abnormal cells grow, divide, and create new cells that the body does not need and that do not function normally. The extra cells form a mass called a tumor. Some tumors are "benign" or not cancer. These tumors usually stay in one spot in the breast and do not cause big health problems. Other tumors are "malignant" and are cancer. Breast cancer often starts out too small to be felt. As it grows, it can spread throughout the breast or to other parts of the body. This causes serious health problems and can cause death.

Common Kinds of Breast Cancer

There are different kinds of breast cancer. The kind of breast cancer depends on which cells in the breast turn into cancer. Breast cancer can begin in different parts of the breast, like the ducts or the lobes.

Common kinds of breast cancer are—

- **Ductal carcinoma.** The most common kind of breast cancer. It begins in the cells that line the milk ducts in the breast, also called the lining of the breast ducts.
 - **Ductal carcinoma in situ (DCIS).** The abnormal cancer cells are only in the lining of the milk ducts, and have not spread to other tissues in the breast.
 - **Invasive ductal carcinoma.** The abnormal cancer cells break through the

ducts and spread into other parts of the breast tissue. Invasive cancer cells can also spread to other parts of the body.

- **Lobular carcinoma.** In this kind of breast cancer, the cancer cells begin in the lobes, or lobules, of the breast. Lobules are the glands that make milk.
 - **Lobular carcinoma in situ (LCIS).** The cancer cells are found only in the breast lobules. Lobular carcinoma in situ, or LCIS, does not spread to other tissues.
 - **Invasive lobular carcinoma.** Cancer cells spread from the lobules to the breast tissues that are close by. These invasive cancer cells can also spread to other parts of the body.

Uncommon Kinds of Breast Cancer

There are several other less common kinds of breast cancer, such as Paget's disease or inflammatory breast cancer.

Don't be a statistic. Follow the American Cancer Society Guidelines for prevention and early detection of breast cancer:

Yearly mammograms are recommended starting at age 40 and continuing for as long as a woman is in good health.

Clinical Breast exam about every 3 years for women in their 20s and 30s and each year for women 40 and over.

Women should know how their breasts normally look and feel and report any breast change promptly to their health care provider. Breast self-exam is an option for women starting in their 20s.

Know your family history. Talk with your provider about your history and whether you should have additional tests at an earlier age.

If you are a beneficiary at Bayne-Jones Army Community Hospital, you may schedule an appointment with your provider by calling (337) 531-3011.

For more information visit the National Cancer Institute at: <http://www.cancer.gov/cancertopics/wyntk/breast>

Or visit the Center for Disease Control at: http://www.cdc.gov/cancer/breast/basic_info/

Or visit the American Cancer Society at: <http://www.cancer.org/Healthy/FindCancerEarly/index>



Safety Tips for Motorcycles

Among all motor vehicles, motorcycles are the most vulnerable on the road. Because motorcycles do not have seat belts, you can be thrown off your seat in a crash, which can result in serious injury or even death. Imagine your chance for survival if a truck strikes you, or if you strike it. Hitting a truck is like hitting a steel wall. However, your chance for survival will be increased if you wear a helmet and follow the safety tips below when riding your motorcycle.

WATCH THE NO-ZONES

Never hang out in a truck's blind spot or "No-Zone." Trucks have large No-Zones on both sides, the front and behind the truck. Truck drivers cannot see you when you ride in these blind spots, which allows for a greater chance of a crash. The front blind spot is particularly dangerous if you need to stop quickly. Because of their lightweight and braking system, motorcycles can stop much faster than trucks. A truck may not be able to stop as quickly as you do, so you need to take special precautions to avoid crashes before they happen.

ALWAYS WEAR A HELMET

Make sure to always wear a helmet. Beware of helmets that do not meet U.S. Department of Transportation (DOT) standards. Check for the DOT label inside your helmet. Helmets are the most important piece of equipment you can wear when riding your motorcycle. A helmet could be your only source of protection in a serious crash.

DRIVE TO SURVIVE

Motorcycles are the smallest vehicles on the road. Unfortunately they provide virtually no protection in a crash. Other drivers may not see you on your motorcycle, so you must be aware of everything on the road. Be extra cautious, paying attention to the signals and brake lights of other vehicles, especially trucks. However, you still need to be prepared in the event their signals or lights don't work. Ride with caution and drive defensively. Even

though your motorcycle may be small, you must adhere to the laws of the road. Never ride in between lanes in traffic or share a lane with another vehicle. Don't instigate aggressive driving with other motorists; you will only increase your chance of a crash.

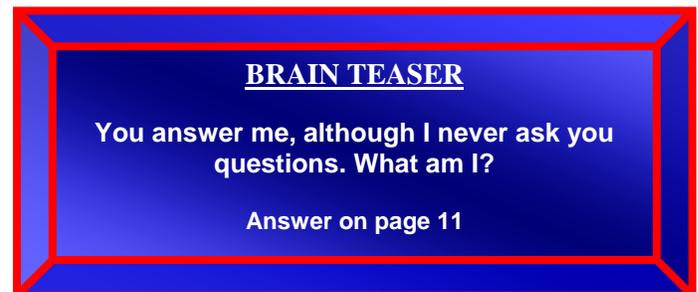
CHECK YOURSELF AND YOUR BIKE

Conduct a safety inspection of your motorcycle before each ride, and wear protective clothing including gloves, boots and a jacket. Proper maintenance and protective clothing will help reduce your chance of a crash or the severity of injury if you are involved in a crash, especially with a large truck or bus.

WATCH YOUR SPEED

Of all vehicles, motorcycles accelerate the fastest, while trucks and buses are the slowest. Please watch your speed around trucks, especially in bad weather or at night. Colliding with the back of a truck will end your riding days.

Printed from website: <http://www.sharetheroadsafely.org/index.asp>



National Disability Employment Awareness (NDEAM)

What is National Disability Employment Awareness Month?

Congress designated each October as National Disability Employment Awareness Month (NDEAM). The Office of Disability Employment Policy has the lead in planning NDEAM activities and materials to increase the public's awareness of the contributions and skills of American

workers with disabilities. Various programs carried out throughout the month also highlight the specific employment barriers that still need to be addressed and removed.

This effort to educate the American public about issues related to disability and employment actually began in 1945, when Congress enacted a law declaring the first week in October each year "National Employ the Physically Handicapped Week." In 1962, the word "physically" was removed to acknowledge the employment needs and contributions of individuals with all types of disabilities. In 1988, Congress expanded the week to a month and changed the name to "National Disability Employment Awareness Month."

For more information, visit the ODEP website at:
<http://www.dol.gov/odep/faqs/ndeam.htm>

What is CAP?

The Computer/Electronics Accommodations Program (CAP) serves both military and civilian workforces within DoD. By providing assistive technology and services free of charge, CAP helps make work environments more accessible to people with hearing, visual, dexterity, cognitive and communication impairments. Individuals may apply for assistance by visiting the website at www.cap.mil.

Ways CAP can help:

- by buying accommodations to make computer and telecommunications systems accessible to employees with disabilities
- by funding sign language interpreters, readers, and personal assistants for employees attending training lasting two days or more
- providing expertise in solving accessibility problems through the use of software, hardware and other assistive technology
- assisting with the recruitment, placement, promotion and retention of people with disabilities.

CAP has also created the first in a series of online training modules entitled "Increasing Federal Employment of People with Disabilities." This module is designed to help hiring managers understand how simple and beneficial hiring employees with disabilities can be. It includes valuable information to help improve the process for hiring people with disabilities and wounded Service members, including information about recruitment, hiring and retention. Visit the website at www.cap.mil to view the training today!

News from DiversityInc.com:

Deaf convenience-store manager wins \$1 million (perhaps more).

A jury found in favor of an ex-convenience store area manager. The \$1-million award may go to \$1.8 million after the court considers motions for additional front-pay and attorney fees. The employee, who had 95 percent hearing loss, had successfully managed a store, then managed several stores for years. He lip-read, carried a text pager and had a fax machine in each store. A new supervisor decided the equipment should no longer be on the budget and took it away. The employee bought his own text pager but could not purchase the other equipment for each store he visited. Further, the new supervisor decided to conduct meetings by conference call but would not provide assistive technology, so the manager could not hear, nor read lips. The manager's requests for restoring accommodation were rejected. He was unable to effectively continue to perform the job. The company denies it violated the law and plans to appeal. *Soliday v. 7-Eleven, Inc.* (M.D. Fla., 2011).

For more information, subscribe to the Diversity Inc. newsletter. Register at www.diversityinc.com

For more information or assistance, please contact the Fort Polk EEO office at 337-531-1802 or Julie.fitzgerald@us.army.mil



End of 2011 Leave Year

This year is an unusual one in that the leave year for most Federal employees ends on the same day as the calendar year--December 31, 2011.

As required in the U.S. Office of Personnel Management's regulations, an employee must schedule his or her annual leave by the third pay period prior to the end of the leave year (i.e., November 19, 2011 for most Federal employees) to avoid forfeiture of his or her annual leave. For example, if an employee's "use or lose" annual leave (any leave above the employee's leave ceiling (e.g., 240, 360, or 720

hours are the common leave ceiling categories) is not used prior to December 31, 2011, the annual leave will be forfeited unless it meets the requirement for restoration.

(See Leave Year Beginning and Ending Dates fact sheet at <http://www.opm.gov/oca/leave/HTML/Leaveyeardates.asp> for more information.)

(See the Restoration of Annual Leave fact sheet at <http://www.opm.gov/oca/leave/HTML/restore.asp> for more information.)

It is extremely important for CSRS and CSRS Offset employees who are planning end of the year retirements to set their exit dates on or before 31 December 2011 if they have use or lose leave annual leave. If they retire after 31 Dec 2011, they will forfeit the excess leave and will not receive it as part of their lump sum annual leave payment. If it is forfeited and does not meet the requirements for restoration, it will not be included in the employee's lump-sum payment for annual leave.

Did You Know?

Orange and black are Halloween colors because orange is associated with the Fall harvest and black is associated with darkness and death.

Halloween was brought to North America by immigrants from Europe who would celebrate the harvest around a bonfire, share ghost stories, sing, dance and tell fortunes.

Halloween candy sales average about 2 billion dollars annually in the United States.

Chocolate candy bars top the list as the most popular candy for trick-or-treaters with Snickers #1.

Halloween is the 2nd most commercially successful holiday, with Christmas being the first.

Bobbing for apples is thought to have originated from the roman harvest festival that honors Pomona, the goddess of fruit trees.

Always forgive your enemies -
nothing annoys them so much.

~ Oscar Wilde ~

October 2011 On Cyber Patrol Watch Out for Bogies When You Hit the Links



Dreaming about getting away from where you are now and playing a few rounds of golf with your friends and family? Before you hit those links, here are some other links to think about that aren't so friendly. The bad guys are getting pretty sophisticated in their phishing scams and the way they disguise embedded links in emails. Copying artwork and other identifying elements and language off of legitimate web sites are now standard practices. Usually it is still relatively easy to spot phishing scams from foreign countries because of the bad grammar and spelling used in them. But online scammers have continued to improve and may have even taken a few English classes. The results are new phishing attempts with potentially dangerous links that are harder to identify and dismiss at first glance. That puts the unwary recipient – like a tired soldier or a family member who is not cyber savvy – at risk.

Most of us can see through classic scams like the foreign finance minister or businessman who wants your help getting money out of his country. It should also be safe to assume that everybody knows not to download or open attachments in emails from unknown or unexpected senders. But embedded links in emails that appear legitimate are some of the toughest traps to spot. Here are a few tips to help you avoid losing any personally identifiable information (PII) and downloading malware due to well disguised bogus links.

Often telltale clues as to whether a link is good or not are in the link itself. Pay close attention to what comes just before the “.com.” That information identifies the true name of the linked site. It is very easy to create a sub-domain name that sounds official. A classic example of this is an email saying there is a problem with your bank account and that it has been temporarily closed for your protection. To reactivate the account you must follow the link "citibank.acctvalidate54.com" and provide PII. Looking closely at that link you will notice that the actual domain name is acctvalidate54.com and not the Citibank site. This use of sub-domains to disguise a dangerous website is a very common trick used in phishing attacks.

To be completely safe, simply never follow a link in an email. However, if you do follow email links, only use links embedded in emails from sources you know are legitimate. For example, over time you learn to recognize the little details of emails from trusted senders. While phishing techniques are getting better, they rarely include all of the details that identify a trusted email. Even spear phishing attempts -- scams using public or stolen personal data -- rarely can get everything right. Often it is the tone and content of the email that gives it away as a scam. Typically an email needs you to follow a link to resolve an unexpected problem or to take advantage of an opportunity in a very short time frame is potentially dangerous.

One common technique for avoiding potential bad links is to retype the URL into your browser. That ensures that a cleverly disguised fake link can't take you to another site. Also, you can often tell if an email link is legitimate by mousing -- pointing at the link with your cursor but NOT clicking any of the buttons -- over the link. Make sure that the link that pops up matches the link in the email exactly. The word “exactly” is very important here, because the slightest variation in the address could lead to a risky site. Another technique is to use a trusted link that you have saved in your browser, if you have previously identified it as a legitimate link. In addition, due to the new security elements that major search engines have put in place over the past few years, they have become a reliable tool for obtaining valid addresses.

Again, following a link from a email that tries to scare you into immediate action like a financial account closure or any link that promises something that is too good to be true is usually a sure fire way to get in trouble. Even then, pay close attention to the details in a link, because the bad guys are betting you won't. They are also betting that you won't pass this advice along to friends and family. Just something to consider before you next hit the links.

BRAIN TEASER ANSWER

A telephone.

Supervisory Development Course

Effective 1 October 2011, the Civilian Human Resources Agency (CHRA) announced the cessation of support of Command Training Programs. As such, the local Civilian Personnel Advisory Center will no longer conduct the on-site HR for Supervisory Courses.

The Supervisory Development Course is now available on-line. ALARACT 375/2011 SUPERVISOR DEVELOPMENT COURSE (SDC) ENROLLMENT:MANDATORY SUPERVISOR TRAINING FOR ALL SUPERVISORS (MILITARY AND CIVILIAN) WHO SUPERVISE ARMY CIVILIANS, DTG: 031248Z OCT 11. This message provides instructions for enrolling in the new on-line Supervisor Development Course. This course is required for all supervisors (military and Army civilian) of Army civilians. The course is available for new enrollments now. New supervisors must take this course within one year of appointment to a supervisor position. Current supervisors must take the course as refresher training every three years.

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.

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