



**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 141**

**November 2011**



***Veterans Day  
Friday, November 11th***



**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,

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employees must contact FSAFEDS at <http://www.fsafeds.com> or by phone at 1-877-FSAFEDS (372-3337).

to attend any session held at the Bayou Theatre or Education Center during regular hours on 10 and 12 Jan 2012.



**Thursday, November 24th**



**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

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



**Retirement**

**Use or Lose Annual Leave and Your Retirement Date**

What is “use or lose” annual leave? Most employees can carry a maximum of 240 hours of annual leave from one leave year to the next. “Use or lose” annual leave is the accrued annual leave above the maximum carry over amount.

When does a new leave year start? The leave year starts the first day of the first full pay period in a calendar year. The current leave year ends December 31, 2011, and the new leave year starts January 1, 2012.

How does this apply to you as you consider retirement? If you are retiring at the end of the current leave year, December 31, 2011, and have use or lose leave, you will be retiring with all of your annual leave, including the excess over 240 hours. However, for those retiring on

January 1, 2012 or after, you will be retiring with no more than 240 hours, as you will lose all hours in excess of 240. This applies to both CSRS and FERS employees!

**Example 1:** You retire December 31, 2011 with 360 hours of annual leave. You will receive a lump sum payment for 360 hours of annual leave.

**Example 2:** You retire January 1, 2012 with 360 hours of annual leave. You will only receive a lump sum payment for 240 hours of annual leave.

- One day can make a difference in the amount of your lump sum annual leave pay out at retirement.



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!

### *myPay is CAC enabled*

Using myPay has gotten easier. Now you can access your myPay account using your Department of Defense Common Access Card (CAC).

There's no need to enter your login ID and password. Just click the "DoD CAC Login" button on the home page.

<https://mypay.dfas.mil/mypay.aspx>

The first time you use this feature, you will be asked to confirm your CAC by entering your Social Security Number (SSN). You might also be asked to confirm the email address associated with your CAC.

The next time you visit myPay, just click the "DoD CAC Login" button to go straight to your account.

This enhancement makes logging into myPay quicker, easier and more secure. As the Department of Defense's universal identification standard, CAC is the most effective way for myPay to verify your identity and prevent unauthorized access.

### LOGGING IN FROM HOME?

Don't worry. All myPay users still can access myPay using a login ID and password, regardless of whether you have a CAC or have access to a CAC-enabled computer.

For help with myPay, the Customer Care Center is open Monday through Friday from 7:00 a.m. to 6:30 p.m. Eastern Time. The toll-free number is 888-332-7411.

### NEW TO MYPAY?

If you are new to myPay, you will be prompted to create a myPay login ID and password so you can log in to your account from home.



The pay period beginning November 20, 2011 is your last opportunity to change your contributions to the Thrift Savings Plan (TSP) for 2011. Changes made during this pay period will be effective December 4, 2011, and will appear on the last LES you receive for 2011 (December 29, 2011 for DA and Army National Guard; December 23, 2011 for DCMA and Air National Guard).

Changes to TSP contributions made during the pay period beginning December 4, 2011 will be effective on December 18, 2011, and will appear on your first LES in

2012 (January 12, 2012 for DA and Army National Guard; January 6, 2012 for DCMA and Air National Guard).

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## 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.

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**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 1.750%.

**Annuity interest rate index:** 2.500% for annuities purchased in November 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 November 1, 2011

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

\*\*\*\*\*

	G Fund	F Fund	C Fund	S Fund	I Fund
Oct 2011	0.14%	0.11%	10.93%	14.09%	9.48%
Last 12 Months	2.54%	5.07%	8.06%	7.44%	(5.04%)

(11/01/2010-10/31/2011)

\*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
Oct 2011	2.31%	6.18%	7.68%	8.83%	9.92%
Last 12 Months	3.48%	4.24%	4.48%	4.57%	

(11/01/2010-10/31/2011)

\*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](http://www.tsp.gov/curinfo/annuity_history.html)



**FEGLI Living Benefits**

**Q. What do I need to know about Living Benefits?**

**A.** A Living Benefit payment is a lump sum payment to those who are terminally ill and have a documented medical prognosis showing a life expectancy of no more than nine months. You are eligible to elect a Living Benefit if you are an employee, annuitant, or compensationner and you are enrolled in the FEGLI Program.

Employees can choose a full or partial (a multiple of \$1,000) Living Benefit. Annuitants and compensationners can elect only a full Living Benefit.

A Living Benefit is equal to the Basic Life insurance amount, plus any extra benefit for persons under age 45, that would be in effect nine months after the date of the

Office of Federal Employees' Group Life Insurance (OFEGLI) receives a completed claim for Living Benefits form.

If you have assigned your life insurance, you cannot elect a Living Benefit.

Living Benefit payments are reduced by a nominal amount (4.9%) to make up for lost earnings to the Life Insurance Fund because of the early payment of benefits.

The election of Living Benefits has no effect on the amount of any Optional life insurance. You will continue to pay premiums for any Optional insurance you have.

You must contact OFEGLI at 1-800-633-4542 to obtain the form to elect Living Benefits (Form FE-8). This form is not available from your human resources office or the Office of Personnel Management (OPM).

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**Q. If I elect a Living Benefit and do not die within 9 months, do I have to return the money?**

**A.** No. If you receive a payment of Living Benefits, that money is yours to use as you please. You do not have to return the money if you live longer than expected.

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**Q. If I receive a partial Living Benefit and then my salary increases, does my remaining Basic Insurance Amount increase?**

**A.** No. When you receive a partial Living Benefit, the amount of your remaining Basic insurance is frozen. It does not increase due to a salary increase, nor does it decrease due to a salary reduction. If you receive a full Living Benefit, your remaining Basic Insurance Amount equals zero, and this also is unchanged due to changes in salary.

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**Q. Is there a penalty charge if I elect Living Benefits?**

**A.** Your Living Benefits payment will be reduced by a nominal amount to make up for lost earnings of the Life Insurance Fund because of early payment of benefits. This nominal amount is called an actuarial reduction and it is 4.9%. Here is an example:

*Samantha's Basic Insurance Amount is \$59,000. She wants to elect a Full Living Benefit. She is 50 years old so there is no Extra Benefit. If approved, the Office of Federal Employees' Group Life Insurance would pay Samantha \$56,109.00 (\$59,000 less 4.9% or \$2,891).*

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**Q. If I elect Living Benefits, what happens to my Optional insurance?**

**A.** Only Basic insurance is available for a Living Benefit. The Office of Federal Employees' Group Life Insurance cannot pay Optional insurance as a Living Benefit.

A Living Benefit election has no effect on your Optional insurance. Your Optional insurance will not change and you will continue to pay your Optional insurance premiums from your employee salary or retirement payments.

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**Q. If I elect a Living Benefit, do I have to continue to pay for my Basic FEGLI life insurance benefits?**

**A.** If you elect a full Living Benefit, you stop paying premiums and the Government no longer pays its contributions for your Basic life coverage.

If you elect a partial Living Benefit, your agency will adjust the withholdings and contributions for your post-election Basic Insurance Amount.

The amount of the post-election Basic does not change. Subsequent salary changes have no effect on the Basic amount. However, if you have Option B coverage, it will continue to change with salary changes. A Living Benefit election has no effect on your any Optional insurance you may have.

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**Q. Can another person apply for a Living Benefit for the insured individual?**

**A.** Yes, another person may apply for a Living Benefit on the insured individual's behalf if all of the following conditions are met:

1. The insured's physician certifies that the insured individual is physically or mentally incapable of making an election;
2. The applicant has power of attorney or a court order authorizing him or her to elect a Living Benefit on the insured individual's behalf;
3. The applicant signs the application and attaches it to a true and correct copy of the power of attorney or court order authorizing the applicant to make the election on the insured individual's behalf; and
4. The applicant is either the insured individual's sole beneficiary or the applicant attaches a true

and correct copy of each beneficiary’s written and signed consent.

You can call OFEGLI at 1-800-633-4542 for more information on applying for a Living Benefit for the insured.

**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



**“Do you want to Quit Smoking?”**

Department of Preventive Medicine  
Bayne-Jones Army Community Hospital

The Center for Disease Control and Prevention (CDC) describes lung cancer as the leading cause of cancer deaths in both men and women. Each year, nearly 200,000 people in the United States are told they have lung cancer and more than 90,000 people die from this disease. Deaths from lung cancer

represent about one out of every six deaths from cancer in the United States.

Smoking is a leading risk factor in the development of lung cancer. The US Surgeon General has said, "Smoking cessation (stopping smoking) represents the single most important step that smokers can take to enhance the length and quality of their lives."

The American Cancer Society marks one day each year as the [Great American Smokeout](#). It took place this year on November 17, 2011 by encouraging smokers to use the date to make a plan to quit, or to plan in advance and quit smoking that day. If you did not participate in the “Great American Smokeout” pick another day. It is never too late to quit. By doing so, smokers will be taking an important step towards a healthier life – one that can lead to reducing cancer risk. Quitting smoking is not easy, but it can be done. To have the best chance of quitting successfully, you need to know what you’re up against, what your options are, and where to go for help.

If you’re thinking about quitting but just hadn’t made a final decision when to stop, why not make your quit day a day to remember. You’ll have many others joining you and supporting your decision. If you’ve made the decision to quit but need help in doing so you may contact the Health Promotion Program at (337) 531-6880 to be scheduled for the tobacco cessation program. Health Promotion offers both a structured group and an online program. Whichever method you choose, the Health Promotion Staff will provide you with the tools needed to assist you in your efforts to be successful.

For more information on lung cancer, how to quit smoking or support someone who wants to quit, go to the websites below.

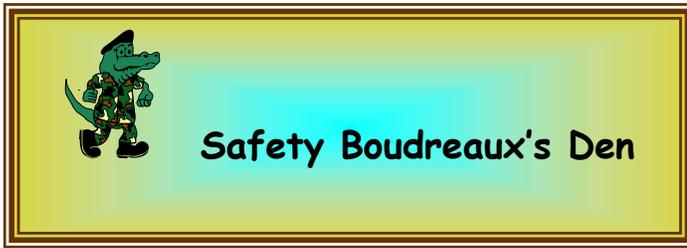
American Cancer Society:

<http://www.cancer.org/Healthy/StayAwayfromTobacco/GuidetoQuittingSmoking/index>

Center for Disease Control and Prevention:

<http://www.cdc.gov/Features/LungCancer/>





## Safety Tips for Car Drivers

When driving on the highway you are at a serious disadvantage if involved in a crash with a larger vehicle. In crashes involving large trucks, the occupants of a car, usually the driver, sustain 78 percent of fatalities. In order to keep you and your family safe when driving around large trucks and buses, you should be extra cautious. Sharing the road with larger vehicles can be dangerous if you are not aware of their limitations. Here are a few tips to help you drive safer to prevent an accident and minimize injuries and fatalities if one does occur.

### **CUTTING IN FRONT CAN CUT YOUR LIFE SHORT**

If you cut in front of another vehicle, you may create an emergency-braking situation for the vehicles around you, especially in heavy traffic. Trucks and buses take much longer to stop in comparison to cars. If you force a larger vehicle to stop quickly this could cause a serious, even fatal accident. When passing, look for the front of the truck in your rear-view mirror before pulling in front and avoid braking situations!

### **BUCKLE YOUR BELTS**

Always buckle your seat belt. Seat belts are your best protection in case of a crash, especially if you get into an accident with a large vehicle such as a truck. Trucks require a greater stopping distance and can seriously hurt you if your car is struck from behind. However, your seat belt will keep you from striking the steering wheel or windshield, being thrown around, and from being ejected from the car. Wearing a seat belt is the single most important thing you can do to save your life, especially in a crash with a large truck.

### **WATCH YOUR BLIND SPOTS - THE "NO-ZONES"**

Large trucks have blind spots, or No-Zones, around the front, back and sides of the truck. Watch out! A truck could even turn into you, because these No-Zones make it difficult for the driver to see. So, don't hang out in the No-Zones, and remember, if you can't see the truck driver in the truck's mirror, the truck driver can't see you.

## **INATTENTIVE DRIVERS**

Inattentive drivers do not pay attention to driving or what is going on around them. They can be just as dangerous as aggressive drivers when they drive slowly in the passing lane, ignore trucks brake lights or signals, and create an emergency-braking situation. They also create dangerous situations when they attempt to do other things while driving, such as using cell phones. When you are driving, please focus only on the road. If you need to attend to another matter while driving, safely pull over in a parking lot or rest stop.

## **AGGRESSIVE DRIVERS**

Aggressive drivers can be dangerous drivers. They put themselves and others at risk with their unsafe driving. Speeding, running red lights and stop signs, pulling in front of trucks too quickly when passing, and making frequent lane changes, especially in the blind spots of trucks, can create dangerous and potentially fatal situations on the road. These situations can lead to road rage not only for the aggressive driver, but also for others sharing the road.

## **AVOID SQUEEZE PLAY**

Be careful of trucks making wide right turns. If you try to get in between the truck and the curb, you'll be caught in a "squeeze" and can suffer a serious accident. Truck drivers sometimes need to swing wide to the left in order to safely negotiate a right turn especially in urban areas. They can't see cars directly behind or beside them. Cutting in between the truck and the curb increases the possibility of a crash. So pay attention to truck signals, and give them lots of room to maneuver.

## **NEVER DRINK AND DRIVE**

Drinking and driving don't mix. Alcohol affects a person's ability to make crucial driving decisions, such as braking, steering, or changing lanes. Remember, you are not the only one in danger when you decide to drink and then drive. You are sharing the road with everyone including large vehicles and your chances of getting into an accident are greatly increased. If you get into an accident with a truck, you're out of luck. The odds of surviving a serious accident with a large truck are too low. However, if you do live through it without serious injury, think of your higher insurance rates, your large legal fees, and other social and professional setbacks it will cause you. So think before you drink.

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

**BRAIN TEASER**

I went into the woods and got it, I sat down  
to seek it, I brought it home with me  
because I couldn't find it. What am I?

Answer on page 11



**Equal Employment  
Opportunity**

**Religious Discrimination**

Religious discrimination involves treating a person (an applicant or employee) unfavorably because of his or her religious beliefs. The law protects not only people who belong to traditional, organized religions, such as Buddhism, Christianity, Hinduism, Islam, and Judaism, but also others who have sincerely held religious, ethical or moral beliefs. Religious discrimination can also involve treating someone differently because that person is married to (or associated with) an individual of a particular religion or because of his or her connection with a religious organization or group.

The law forbids discrimination when it comes to any aspect of employment, including hiring, firing, pay, job assignments, promotions, layoff, training, fringe benefits, and any other term or condition of employment. It is illegal to harass a person because of his or her religion.

Harassment can include, for example, offensive remarks about a person's religious beliefs or practices. Although the law doesn't prohibit simple teasing, offhand comments, or isolated incidents that aren't very serious, harassment is illegal when it is so frequent or severe that it creates a hostile or offensive work environment or when it results in an adverse employment decision (such as the victim being fired or demoted). The harasser can be the victim's supervisor, a supervisor in another area, a co-worker, or someone who is not an employee of the employer, such as a client or customer.

**Religious Discrimination & Reasonable Accommodation**

The law requires an employer to reasonably accommodate an employee's religious beliefs or practices, unless doing

so would cause more than a minimal burden on the operations of the employer's business. This means an employer may be required to make reasonable adjustments to the work environment that will allow an employee to practice his or her religion. Examples of some common religious accommodations include flexible scheduling, voluntary shift substitutions or swaps, job reassignments, and modifications to workplace policies or practices.

Accommodation applies not only to schedule changes or leave for religious observances, but also to such things as dress or grooming practices that an employee has for religious reasons. These might include wearing particular head coverings or other religious dress (such as a Jewish yarmulke or a Muslim headscarf), or wearing certain hairstyles or facial hair (such as Rastafarian dreadlocks or Sikh uncut hair and beard). It also includes an employee's observance of a religious prohibition against wearing certain garments (such as pants or miniskirts).

When an employee or applicant needs a dress or grooming accommodation for religious reasons, he should notify the employer that he needs such an accommodation for religious reasons. If the employer reasonably needs more information, the employer and the employee should engage in an interactive process to discuss the request. If it would not pose an undue hardship, the employer must grant the accommodation.

An employer does not have to accommodate an employee's religious beliefs or practices if doing so would cause undue hardship to the employer. An accommodation may cause undue hardship if it is costly, compromises workplace safety, decreases workplace efficiency, infringes on the rights of other employees, or requires other employees to do more than their share of potentially hazardous or burdensome work. (When identifying costs, the supervisor must consider the resources of the Army (agency), not the installation. Finally, an employee cannot be forced to participate (or not participate) in a religious activity as a condition of employment.

This article was taken from [www.eeoc.gov](http://www.eeoc.gov). For more information, please call the EEO office at 337-531-1804/1802.

**An optimist is a person who starts  
a new diet on Thanksgiving Day.**

~ Irv Kupcinet ~

**Did You Know?**

**The pilgrims reached Plymouth on 11th December, 1620.**

**Only half of the pilgrims survived by the year 1621 and in order to pay thanks for being alive they decided to celebrate Thanksgiving in the fall of 1621.**

**Before the year 1863, the American presidents used to proclaim the day for thanksgiving every year. In the year 1863 president Abraham Lincoln proclaimed it to be celebrated on the fourth Thursday of November.**

**In 1917, Thanksgiving Day was made an annual custom.**

**Thanksgiving was declared a National holiday in the year 1941.**

**The Friday following Thanksgiving Day is known as 'Black Friday'. This is because of the standard accounting practice of writing the profit in black.**

**November 2011 On Cyber Patrol**

**An Alternative Approach to Implementing New Technology**



Here's an interesting look into the inner workings of international cyber criminals by virtue of covertly recorded conversation snippets. The characteristics of similar processes in Western governments, particularly here in the U.S., are well known because they are described in detail

in the media. Our processes exist to provide accountability, budget constraint, quality assurance and fair competition. The bad guys have a slightly different take on how to go about things.

**Bad Guy Procurement Process:** Sell some drugs, stolen technology, body parts or weapons and buy 500 mobile communication devices to give to our Research and Development Group. Actually, try stealing them first. Do this by tomorrow, yes?

**Bad Guy R&D Incentive Package:** Find a way to hack into this mobile device and I will give you a million Euros. Fail to do so and I will have all of your extremities cut off with a dull, rusty hacksaw. I'll let you know when your time is up. Good luck!

**Bad Guy Program Approval Process:** Mr. Big wants this done. Yes, the Mr. Big who had all of his inner council tortured because the frosting on his birthday cake wasn't sweet enough. So, by tomorrow then? Good! Thanks for your support of our initiative.

**Bad Guy Market Research:** I just read the American military has decided to begin using Mobile Electronic Devices. Tell our 500,000 expert hackers around the world to start focusing on this. (two hours later). So the Army is going to be starting a pilot program on smart phones. When? Next Year? A general just suggested this in an email to the Deputy Secretary a half hour ago? How come I didn't hear about it sooner?!?!? Still, it's nice to be ahead of the curve.

**Bad Guy's Resource Allocation Decision Process:** You need a million computers to launch the cyber attack? These computers will be destroyed or abandoned afterwards? Even if the attack doesn't work it will cause a panic attack in most military risk mitigation groups requiring additional outlays of time and resources to build a defense? Sounds like a winner. Is a million enough? We've got warehouses full of them around the world.

**Bad Guy Internal Conflict Resolution:** I heard the four of you differ on who should get the credit for the development of the new Super Worm and this is delaying our releasing it to military and business networks around the world. Hmm. You actually tweeted about this? Really? <BANG!> You. I just don't agree with you. <BANG!> Now, both of you have good arguments. I can't seem to decide which....<BANG!> Ah, I see you've worked it out amongst yourselves. Good. Let's get back to work shall we? I like short meetings.

What we can learn from these small but enlightening bits of intel is that the bad guys are always going to be able to throw significant resources, people and money at defeating our security programs and processes. This doesn't mean that we can't do it. What it does mean is that every time someone circumvents established policies, procedures and best practices, there's an excellent chance that the bad guys are ready to exploit that vulnerability in an instant. Think about that as you develop your own apps or download apps from unapproved sources. The rules are there for a reason. Technology can build very strong doors, but it is the individual that turns the key.

**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.

**BRAIN TEASER ANSWER**

A splinter.

*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.

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

