



**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 134**

April 2011



**Sunday
April 24, 2011**



**FLTCIP Open Season
April 4 - June 24, 2011**

The Federal Long Term Care Insurance Program (FLTCIP) Open Season is from April 4, 2011 through June 24, 2011, and is the first abbreviated underwriting opportunity (applicants will answer fewer health questions) for non-enrolled applicants since 2002. Please

read the eligibility criteria below to see if you can apply with an abbreviated application.

Eligibility

New applicants listed below are eligible to apply with abbreviated underwriting during the FLTCIP Open Season. All employees must be actively at work.

- Federal and U.S. Postal Service (USPS) employees in positions that convey eligibility for the Federal Employees Health Benefits Program (whether or not they are actually enrolled in FEHB)
- Active Members of the Uniformed Services who are on active duty or full-time National Guard duty for more than 30 days
- Active Members of the Selected Reserve
- Tennessee Valley Authority employees (even though they may not be eligible for FEHB coverage)
- D.C. Government employees first employed by the D.C. Government on or before October 1, 1987
- D.C. Courts employees
- Navy Personnel Command (BUPERS) NAF employees
- Spouses of employees listed above
- Same-sex domestic partners of civilian workforce members who have submitted (either directly or through their partner) a form affirming this status to the partner's employing agency

Note: Non-enrolled annuitants and other qualified relatives can apply for coverage at any time, but must complete a full underwriting application.

Important

- Premiums are based on your age when we receive your application. If your birthday is between now

CONTENTS

FLTCIP Open Season	Page 1	Employee Wellness	Page 6
Training	Page 2	Safety Boudreaux's Den	Page 7
Retirement	Page 3	On Cyber Patrol	Page 8
Pay Corner	Page 3	Equal Employment Opportunity	Page 9
Thrift Savings Plan	Page 3	Employee Assistance Program (EAP) Corner	Page 10
Holiday/Liberal Leave Schedule FY-2011	Page 5	Antiterrorism	Page 11
Benefits	Page 5	Articles for Bulletin	Page 11

and April 4, you may wish to apply for coverage now with full underwriting to take advantage of the rates at your current age.

- Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You need to apply to find out if you qualify for coverage under this program.
- Premiums are set with the expectation that they will be sufficient, but they are not guaranteed. The premium for your group (for example, those with the same plan design or set of benefits) may only increase if it is determined to be inadequate. While the group policy is in effect, the U.S. Office of Personnel Management must approve an increase in premium.

To apply now, please go to the [Apply](#) section of our website to download an application or apply online.

To apply during the FLTCIP Open Season, please visit the [Apply](#) section of the FLTCIP website between April 4 and June 24, 2011 to download or complete an online FLTCIP Open Season application. Or, use the [online information request form](#) on or after March 1, 2011 to request that a FLTCIP Open Season application be mailed to you.

For further information on the FLTCIP, please call 1-800-582-3337 (TTY: 1-800-843-3557).

FLTCIP website:

http://www.ltcfeds.com/FLTCIP_OpenSeason.html

Training

HUMAN RESOURCES (HR) FOR SUPERVISORS COURSE

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

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

- **Overview of the Army CHR (includes coverage of Merit System Principles and Prohibited Personnel Practices)**
- **Planning (NSPS, work planning, changes in mission and organizational goals impact on planning in HR)**
- **Structuring (NSPS, Position Classification, including an introduction to CHR automated tools such as CPOL, ART, Gatekeeper, FASCLASS)**
- **Acquiring (Staffing, NSPS)**
- **Developing (Human Resource Development)**
- **Sustaining (Management Employee Relations, NSPS, Appraisals)**
- **Sustaining (NSPS and Labor Relations)**
- **Federal Employees' Compensation Act**
- **Time and Attendance for Supervisors**
- **Staff Judge Advocate**
- **Safety**
- **Employee Assistance**
- **Equal Employee Opportunity**

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

June 13-17

August 15-19

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



Mandatory Birth Month Training for FY 2011 will be conducted on the dates below. Employees and their supervisors have the opportunity to choose between two dates to attend the training. Two training dates should help to alleviate the workload problems that we now face when scheduling our employees to attend this training. **Seats will be filled on a first come first serve basis.** The classroom fills up quickly. **My recommendation is that you have your employees arrive NLT 0750 to ensure that they get a**

seat. Everyone is required to attend this training; mark your calendar and plan to attend. The location of the training classes will be at the new Library/Education Center, Bldg. 660, Rooms 221/223.

The training dates are:

May 3 & 4
 June 7 & 8
 July 12 & 13
 August 2 & 3
 September 13 & 14

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

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



Federal Employees' Group Life Insurance (FGLI) Changes for Retirees

The final regulations state that there will be only one post-65 election for Option B and Option C. The election will be made at the time of retirement. In this election, you can choose "No Reduction" for some multiples and "Full Reduction" for other multiples. For example, if you have three multiples, you can elect to have two with "Full Reduction" and one with "No Reduction." "Mixed elections" are allowed. There is no "second election" at age 65.

Annuitants and compensationers receiving benefits from the Office of Workers' Compensation Programs (OWCP) who retired since this statutory provision became effective on April 24, 1999, who are under age 65, and who have Option B and/or Option C insurance will be given the opportunity to make their "second" final election in the near future. The SF 2818, "Continuation of Life Insurance Coverage as an Annuitant or Compensationers", is currently being revised based on new regulations which took effect October 1, 2010. The new regulations eliminate the "second opportunity" election as described in Page 2 "Optional Insurance" for those who are eligible and elect to continue Option B and/or Option C into retirement.

Until the new form is ready, please use the current form.

Make your Basic and Option A elections per the instructions on the form. For Options B & C, disregard the current information on page 2 of the form regarding a second opportunity. **You must make your final Option B and/or Option C election now, when you retire, as you already do for Basic and Option A.** There is no second opportunity to change your election, and you will not receive a "second election opportunity" letter. You can always change your Option B and/or Option C reduction election to "Full Reduction" at any time (if you have not assigned your coverage).

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>



The Thrift Savings Plan (TSP) recently mailed the 2010 annual participant statements. If you did not receive your statement, you may want to verify your mailing address in myPay to make sure it is correct. MyPay is the only place you can change your mailing address. Changing it there will update your address with personnel, payroll and TSP.

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

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

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

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

Catch-up Contributions — The limit on catch-up contributions for 2011 is \$5,500. If you are at least age 50 (or will become age 50 during the calendar year) and if you have made or will make the maximum amount of employee contributions for the calendar year (e.g., \$16,500 in 2011), you may also make catch-up contributions to your TSP account. See the Fact Sheet "[Catch-up Contributions](#)."

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

Loan interest rate for new loans is 3.000%.

Annuity interest rate index: 3.500% for annuities purchased in March 2011 and 3.625% for annuities purchased in April 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 April 1, 2011

(Figures in parenthesis indicate a negative return)

	G Fund	F Fund	C Fund	S Fund	I Fund
Mar 2011	0.26%	0.06%	0.04%	2.06%	(2.23%)
Last 12 Months	2.72%	5.27%	15.62%	26.81%	10.72%

(04/01/2010-03/31/2011)

*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
Mar 2011	0.17%	(0.03%)	(0.05%)	(0.08%)	(0.15%)
Last 12 Months	5.73%	10.82%	12.78%	14.25%	

(04/01/2010-03/31/2011)

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

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

The TSP performance history for the past 12 months can be accessed through the following link:
http://www.tsp.gov/curinfo/annuity_history.html



**HOLIDAY/LIBERAL LEAVE
SCHEDULE FOR FY 2011**

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



**Benefits Summary for Appropriated Fund
Civilian Employees on Leave without Pay
(LWOP)**

Employees can request and have LWOP approved for a variety of different reasons. The information below explains the impact LWOP has on your benefits. This benefits summary is **not intended for employees who go on LWOP for recall to the military.**

Leave

If you are in a non-pay status for an entire pay period, no annual or sick leave is earned for that pay period. If you are in a non-pay status during part of one or more pay periods, then you will continue to earn leave until the non-pay time totals 80 hours. Then leave is reduced by the amount you earn during a pay period.

Federal Employees' Health Benefits (FEHB)

During a period of LWOP, your enrollment may continue for up to 365 days of leave without pay unless you want it to terminate or do not respond to the written notice sent to

you from your employing office about continuing coverage during a period in LWOP status. If you choose to continue your coverage, you must pay the full employee's premium for every pay period that your enrollment continues. You can pay either on a current basis to your servicing payroll office or when you return to work. If you choose to terminate your enrollment, your coverage continues for 31 days under the temporary extension of coverage. However, your enrollment will terminate if you:

- Do not sign and return the written notice within 31 days of receipt (45 days if you live overseas), *or*
- Return the signed notice, electing to terminate your enrollment.

If you terminate your FEHB coverage, you and your eligible family members may convert to a non-group contract and you may re-enroll in any FEHB plan when you return to a pay and duty status, without waiting for an Open Season. If you terminate your coverage under the LWOP provisions, it is not considered a break in the continuous coverage necessary for continuing your health insurance into retirement. However, the termination period will not count toward satisfying the required five years of continuous coverage.

FEHB Open Seasons

You may make an FEHB Open Season change while on a LWOP status; however, your change will not be effective until you return to duty status.

Federal Employees' Group Life Insurance (FGLI)

Life insurance continues without cost to you for up to one year while in a non-pay status. After one year of LWOP, your life insurance will be terminated. However, you will be given 31 days extension of coverage to convert to a non-group policy.

Thrift Savings Plan (TSP)

No money will be contributed to your TSP account while you are in a LWOP status, nor will the agency contribute matching funds. You cannot make a deposit for missed contributions while on LWOP. If you have a TSP loan, you should send a copy of your LWOP Personnel Action (LWOP SF-50) to: **Thrift Savings Plan, P.O. Box 385021, Birmingham, AL 35238**, or fax it to 1-866-817-5023. When you return to pay status, you should contact your Civilian Personnel Advisory Center (CPAC) or Human Resources representative to ensure your loan payments resume immediately. If you fail to send a copy of your LWOP SF-50 to the TSP address above, or to

restart your loan payments upon your return to duty, it will affect your loan. If your loan payments have not been kept up to date, your loan will be reamortized automatically.

You can make direct payments on your loan while in a non-pay status by sending a personal check or money order to the TSP. Be sure to write your Social Security number and loan number on the check or money order, and send it with a TSP Loan Payment Coupon. The Loan Payment Coupon is available on the TSP website, <http://www.tsp.gov>, under miscellaneous forms.

Retirement

All LWOP in excess of 180 days (six months) in a calendar year is not creditable toward your retirement service computation date. Exception: If you are on LWOP in conjunction with an approved Federal Workers Compensation Claim, all periods of LWOP are fully creditable.

FEDERAL Employees Dental and Vision Insurance Program (FEDVIP)

If you are currently enrolled in FEDVIP and are in LWOP status for two consecutive pay periods, you will be switched to a direct bill method of payment. This means you will receive a bill at your home address for your premiums, and you must pay this bill or your coverage will be terminated. Premiums paid by direct bill are not pre-tax. When you return to pay status, notify BENEFEDS (1-877-888-3337) immediately so the premium payment method can be returned to deduction from salary (pre-tax).

Flexible Spending Account (FSA)

If you are enrolled in FSAFEDS, you must notify them as soon as you know you are going to be in a LWOP status. Contact an FSAFEDS benefits counselor toll-free at 1-877-372-3337, Monday through Friday, 9:00 am to 9:00 pm (Eastern Time). FSA allotments are not withheld when you enter LWOP. If you have not accelerated (pre-paid) your allotment, your FSA account(s) will be frozen, and you will be ineligible for reimbursement of any health care expenses incurred during that period until the benefit period ends or until you return to pay status and begin making allotment payments again. Dependent care expenses incurred may be reimbursed up to your account balance for that benefit period. For more information, refer to the "Leave without Pay (LWOP)" and "Qualifying Life Event (QLE)" Quick Reference Guides, located on the FSAFEDS website at <https://www.fsafeds.com/fsafeds/literature.asp>. If you return to pay status after the end of the benefit period, you will have another opportunity to enroll in the FSA program.

Long Term Care Insurance (LTCI)

If you are enrolled, Long Term Care Insurance (LTCI) continues when you enter LWOP as long as you continue to pay the premiums. If your premiums are being deducted through payroll deduction, you must contact LTC Partners to select a different payment option, such as direct billing or automatic bank withdrawal. Upon your return to a pay and duty status, contact LTC Partners again if you wish to go back to payroll deduction. Contact LTC Partners at 1-800-582-3337 or via the Web at www.ltcfeds.com.



National Cancer Control Awareness Month

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

Cancer is not a single disease but a group of related diseases. Many things in our [genes](#), our lifestyle, and the environment around us may increase or decrease our risk of getting cancer. [Cancer prevention](#) is action taken to lower the chance of getting cancer. By preventing cancer, the number of new cases of cancer in a group or population is lowered. **Cancer has been linked to certain risk factors:**

- **Environment**
- **Alcohol abuse**
- **Sedentary lifestyle**
- **Obesity**
- **Tobacco use**
- **Virus/bacterial infections (Human Papillomavirus, Hepatitis B and C)**
- **Radiation exposure**

The best way to fight cancer is to have a plan that helps you detect the disease in its early stages. A good plan includes finding ways to avoid or control things known to

cause cancer, [diet](#) lifestyle changes, and taking [medicines](#) to treat a precancerous condition or to prevention of cancer. April has been designated as "Cancer Control Awareness Month", in order to highlight advances against cancer and rededicate the nation to fighting this disease. 80 percent of cancers are caused by factors that you can control. Research clearly indicates that a balanced diet and regular physical activity play an important role in cancer prevention.

Diet

You can reduce the risk of cancer by choosing foods that provide vitamins, antioxidants and fiber healthy choices. Healthy Diet choices include:

- Fruits & Vegetables (5-9 servings daily)
- Whole grains (5 servings daily)
- Decrease red meat intake
- Add more fish and chicken
- Fat free or low fat dairy products

Physical Activity

Physical activity is the other important component of cancer risk reduction. Individuals who engage in regular activity can reduce their risk of breast, ovarian and colorectal cancer. The American Cancer Society recommends at least thirty minutes of moderate or vigorous activity five days a week. Something as simple as a brisk daily walk can offer significant benefits. Exercise sessions lasting beyond forty-five minutes may provide even more protection against cancer. If you are currently sedentary, start with a program that allows you to gradually increase the frequency and intensity of your workouts. Always consult your physician before starting any exercise program.

Other Efforts to Control or Reduce Risks for Cancer:

Two [vaccines](#) to prevent infection by cancer-causing agents have already been developed and approved by the [U.S. Food and Drug Administration](#) (FDA). One is a vaccine to prevent infection with hepatitis B virus. The other protects against infection with strains of human papillomavirus (HPV) that cause cervical cancer.

For additional information:

- National Naval Medical Center:
www.bethesda.med.navy.mil
- National Cancer institute:
<http://www.cancer.gov/cancertopics/pdq/prevention/overview/patient/AllPages#8>

In recognition of National Cancer Control Awareness Month, Bayne-Jones Army Community Hospital, Department of Preventive Medicine, Health Promotion Program will provide health awareness information at the Fort Polk Post Exchange on 22 April 2011 from 10:00 a.m. to 1:00 p.m. For more information contact

Department of Preventive Medicine, Health Promotion Program at 531-6880.

BRAIN TEASER

It is weightless, you can see it, and if you put it in a barrel it will make the barrel lighter?
Answer on page 10



Safety Boudreaux's Den

Driving Safety Tips for Spring

Springtime brings baseball, allergies, tax returns (hopefully, fat ones) and spring showers, the latter of which can result in dangerously slick roads. The following driving tips are offered for the spring season.

- Stopping on a wet road can take up to four times the normal distance on a dry road. During wet weather conditions, drive slowly and keep in mind that stopping distances will be longer.
- Check the pressure of your tires once a month, and before every long trip, to ensure that when you do need to stop, your tires can do everything they're supposed to do. The correct inflation pressure for your tires is specified by the vehicle manufacturer and is shown on the vehicle door edge, door post, glove box door or fuel door. It is also listed in the owner's manual. The maximum inflation pressure listed on the tire is not the recommended pressure.
- Rain water that mixes with oil or grime on the streets can cause slippery conditions that may result in unexpected skidding. Slow down and pay attention to the possibility of skidding.
- Make sure you have the alignment and balance of your tires checked regularly so that if you do skid, your vehicle is properly equipped to help you stop safely.
- Rotating your tires can sometimes help correct irregular tire wear. Before rotating your tires, always refer to your car's owner's manual for rotation recommendations. If no rotation period is specified,

tires should be rotated approximately every 5,000 miles.

- In a sudden downpour, driving fast or driving on worn tires can cause your tires to hydroplane. This means that your tires "surf" along on a film of water just like a water skier. Slow down in sudden downpours and make sure you check the tread on your tires once per month and before every long trip. Your tires should have at least 2/32 inch of tread depth.

In many areas of the country, the snow and ice of winter have left roads in bad shape. The repeated freezing and thawing of moisture seeps through road surfaces and causes potholes. Here are some more tips for pothole season:

- Hitting potholes can throw your car's front end out of alignment. If you feel your car "pulling" during driving, that's a clue that you could have a problem.
- Check the tread on your tires. Uneven tread wear can be a sign of misalignment. If you hit a severe pothole, have a tire dealer check your vehicles' alignment and tire balance.
- When you hit a pothole you can damage your tire and/or the metal wheel of your vehicle. Keeping your tires properly inflated will help reduce damage from potholes and other road hazards.
- The impact of potholes on tires increases dramatically with speed and can cause hidden, internal damage that could lead to tire failure weeks, or even months, later. It's best to avoid potholes entirely, but if that's not possible, don't brake during the pothole impact. Instead, apply brakes before hitting a pothole and release them just before impact. Braking during the impact sets up the tire and wheel assembly for a "solid hit" against the edge of the hole. Less severe damage occurs when a tire is rolling than when it is skidding over a hole during braking.

Easter Fun Facts

Did You Know?

The world's largest jar of jelly beans weighed 6,050 pound.

The first chocolate eggs were made in Europe in the early 19th century and remain among the most popular treats associated with Easter.

Kids first grab for chocolate bunnies (76 percent) when checking out their Easter baskets, followed by marshmallow treats (18 percent), malted milk balls/eggs (17 percent) and jelly beans (16 percent).

Red jelly beans are kids' favorite.

90 million chocolate Easter bunnies are made for Easter each year.

April 2011 On Cyber Patrol

Classic Cyber Caltrops



What's a Caltrop? It could be the start of a lame joke like, "what's a hen way" or "what's a Grecian earn?" In fact, a Caltrop is an ancient land mine of sorts. It is usually a multi-sided spiked object that could seriously tear up a bare foot, an unshod hoof or a pair of Bronze Age sandals. Today the modern version of caltrops is used against vehicles with unreinforced tires. Think televised car chase on some freeway. They are not sophisticated and certainly not anywhere as bad as an IED. Yet, given the right circumstances they are very effective.

The cyber version of the caltrop is the classic phishing scam. They are relatively easy to spot and very easy to

Good management is the art of making problems so interesting and their solutions so constructive that everyone wants to get to work and deal with them.

~ Paul Hawken ~

avoid. They pale in comparison to the sophisticated phishing schemes that recreate entire web sites and use personalized spear phishing techniques. Those can occasionally fool even seasoned web users. But these cyber caltrops still catch the unwary, the unwise and the uneducated. To most of us that have any level of cyber security training, or even pay attention to the news, these scams seem painfully obvious. It boggles our minds how anyone would fall for them. Yet they are still in frequent and widespread use. Why? Because they work! Throw in a million hooks. If you grab two fish, you have yourself a good meal. If I were a cyber bad guy, that strategy would be perfectly acceptable.

So for some people's entertainment and other's education here are the exact beginnings of a few of the phishing emails that came in to a personal email address in the past month. The words and spelling are exact. The format was altered to fit the page. These are not the slick ones. Yet remember, somewhere, with somebody, these work. Sir/Madam, I am Mrs marie James, from Kuwait.

I am married to late Mr Paul James, who worked with Kuwait Embassy in Cote d'Ivoire for Twenty-Six years before he died in the year 2006 after a brief illness that lasted for only five days. We were married for Eighteen years with a daughter (Lilian) who later died in a motor accident. Before the untimely death of my husband, we were both born again Christians. Since after his death I decided not to remarry or get a child outside my matrimonial home which the Bible is against. When my late husband was alive he deposited the sum of (Five Million, Five Hundred Thousand United States Dollars) in a General Trust Account with a prime bank in Abidjan Cote d'Ivoire.

Good Day To You My Friend.

It is understandable that you might be a little bit apprehensive because you do not know me but I have a lucrative business proposal of mutual interest to share with you. I got your reference in my search for someone who suits my proposed business relationship.

I am Mr. Peter. Lee a South Korean, happily married with children, and i am a Director of Hang Seng Bank Ltd, in charge of the International Remittance department. I have a confidential business suggestion for you. I will need you to assist me in executing a business project from Hong Kong to your country. It involves the transfer of a large sum of money. Everything concerning this transaction shall be legally done without hitch. Please endeavour to observe utmost discretion in all matters concerning this issue.

From Hospital
Dearest Beloved,

This is Miss Jennifer Kipka Williams from Trinidad & Tobago. I am writing from the hospital in Cote d'Ivoire, therefore this mail is very urgent as you can see that I am dying in the hospital. I was told by the doctor that I was poisoned and has got my liver damaged and can only live for some months. I inherited some money (\$3.5 Million) from my late father and I cannot think of anybody trying to kill me apart from my step mother in order to inherit the money, she is an Ivorian by nationality.

If you fall for one of these, not only have you been caught by an unsophisticated crook, but you will have to explain it to somebody – police, family, or boss – at some point. Most of us would die of embarrassment. How about you?



Pregnancy Discrimination

Pregnancy discrimination involves treating a woman (an applicant or employee) unfavorably because of pregnancy, childbirth, or a medical condition related to pregnancy or childbirth. The law forbids discrimination when it comes to any aspect of employment, including hiring, firing, pay, job assignments, promotions, layoff, training, fringe benefits, such as leave and health insurance, and any other term or condition of employment.

If a woman is temporarily unable to perform her job due to a medical condition related to pregnancy or childbirth, the employer must treat her the same as any other temporarily disabled employee. For example, the employer may have to provide modified tasks, alternative assignments, disability leave or unpaid leave.

It is unlawful to harass a woman because of pregnancy, childbirth, or a medical condition related to pregnancy or childbirth. Although the law doesn't prohibit simple teasing, offhand comments, or isolated incidents that are not 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.

Pregnancy & Workplace Laws

Pregnant employees may have additional rights under the Family and Medical Leave Act (FMLA), which is enforced by the U.S. Department of Labor.

Under Federal law, if an employee is temporarily unable to perform her job due to pregnancy or childbirth, the employer must treat her the same as any other temporarily disabled employee. For example, if the employer allows temporarily disabled employees to modify tasks, perform alternative assignments or take disability leave or leave without pay, the employer also must allow an employee who is temporarily disabled due to pregnancy to do the same. If an employer provides personal leave for other reasons, e.g., to take courses or other training, then the employer must grant personal leave for care of a new child.

An employer may not single out pregnancy-related conditions for special procedures to determine an employee's ability to work. However, if an employer requires its employees to submit a doctor's statement concerning their ability to work before granting leave or paying sick benefits, the employer may require employees affected by pregnancy-related conditions to submit such statements.

Further, under the Family and Medical Leave Act (FMLA) of 1993, a new parent (including foster and adoptive parents) may be eligible for 12 weeks of leave (unpaid or paid if the employee has earned or accrued it) that may be used for care of the new child. To be eligible, the employee must have worked for the employer for 12 months prior to taking the leave and the employer must have a specified number of employees.

(See http://www.dol.gov/dol/allcfr/ESA/Title_29/Part_825/29CFR825.110.htm.)

For more information, please visit the EEOC's website at www.eeoc.gov, or call the EEO office at 337-531-1802.



According to Webster, anger is a feeling of great displeasure, hostility, indignation, or exasperation. Most of us can identify times when we experienced angry feelings over something that took place in our lives. When our families, jobs or general well-being are threatened it is expected that we will feel displeasure. Feeling angry is a normal response. Acting on angry feelings can result in a number of negative outcomes to add to what might already be a problematic situation. We have all heard about individuals in the recent past who acted on the anger they were feeling over the termination of employment, the rejection in a relationship or other circumstances that were considered unfair or unjust. Acting on anger sometimes comes with a huge price. Especially, when there is a loss of physical control. Angry individuals have sacrificed many things to include relationships, assets, jobs, freedom and even lives. Anger has various presentations in different individuals. For those who believe their anger gets out of control, there is help.

A healthy way to manage anger is to calm down. Anger is still present. However, it is managed in a productive manner. When we relax, we lower our heart rate. We can accomplish that by breathing deeply and repeating calming words to ourselves. Also we can replace the angry words in our thoughts with words that reflect a more relaxing mood. Stretching muscles is another way to relax our bodies. We need to remember that we need to be aware of the words we are speaking. Shouting and cussing only elevate emotions and can cause others to act through fear.

There are many other techniques that can help to avoid explosive situations. Anger management is an excellent tool that teaches techniques and alternatives that are safe and effective. Of course, to many this might seem to be easier said than done. That is why we have Anger Management Programs at Fort Polk. If anger is an issue there is help through the Employee Assistance Program. An appointment can be made by calling 531-1964.

BRAIN TEASER ANSWER

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ANTITERRORISM

ANTITERRORISM

- **AT AWARENESS TRAINING REQUIRED ANNUALLY**
 - ✦ **CONDUCTED BY UNIT ANTITERRORISM OFFICER (ATO) OR DPTMS AT/FP BRANCH**
- **RECEIVE BRIEFING PRIOR TO TRAVEL OVERSEAS**
 - ✦ **DEPLOYMENT**
 - ✦ **PCS**
 - ✦ **LEISURE**

EDUCATION IS KEY TO COMBATING TERRORISM

IT'S EVERYONES' RESPONSIBILITY!!!

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

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.

DONALD R. MALLETT
Director, Civilian Personnel
Advisory Center

