

NEW JERSEY NATIONAL GUARD FAMILY PROGRAMS



FAMILY PROGRAMS WEB SITE
www.state.nj.us/military/familysupport/
TOLL FREE NUMBER 1-888-859-0352

INTRODUCTION

CONGRATULATIONS!

You are a participant in one of the Nation's ancient and sacred institutions, the National Guard. Since this Nation raised its first militia in 1636, it has placed its trust in the Guard members and the people that are his or her primary support, the Family.

The National Guard family is unique and special. It has learned to share it loved one with the rest of the country. They are the true patriots. The National Guard Family knows that through their sacrifice, they help maintain a strong and secure national defense for their state and country.

The purpose of this handbook is to make a sometimes-difficult life a little easier. It will inform you of the benefits that you are entitled to receive, and to be prepared in the event of mobilization. It is an important book, full of information that will answer questions you may have or will have in the future. It has been prepared to reduce the stress and strain on the family and the service member before, during, and after mobilization.

The New Jersey National Guard remains strong because of its soldiers and airmen. The Guard remains strong because of you the family!

NEW JERSEY NATIONAL GUARD FAMILY ASSISTANCE HANDBOOK

This handbook has been developed to assist you and your family in preparing for deployment, activation and extended temporary duty. You will find within these pages helpful suggestions, pertinent information and a summary of tasks, which are essential for your family's welfare. As with any separation, preparation is the key to success.

It is hoped that you will use this booklet to prepare you and your family. You will discover that there are many areas of concern that go unnoticed until it is your own family situation. Please take time to fill in the necessary information so that the challenges and stresses related with your absence can be minimized.

This booklet is not meant to provide a solution to all your concerns, needs, or emergencies that may arise due to separation. However, it can give helpful suggestions to assist you in solving personal concerns and answer your questions regarding what to do to help make this a less hectic and frustrating experience.

Each Guard member is accountable to their commander and bears primary responsibility to have their personal affairs in order as an on-going aspect of military service. A Guard Member will be able to serve with confidence, during a time of mobilization or activation, if they know that they have fulfilled their responsibilities to their family and prepared them, well in advance, for the demands of separation while they are away. The important matters of family finance; location of important papers; housing; medical care/insurance; emergency support; a Will; appropriate legal support (as needed); family member dependent ID cards; these items should all be in order long before the time of separation due to a military mobilization, state call up or annual training. MILITARY FAMILY READINESS IS LIFE READINESS, and Guard family members deserve the best of responsible care from their Guard Sponsor.

The Guard and Community agencies provide Family Assistance during times of mobilization, through Family Assistance Centers (FACS) and easily accessible information and referral support.

- Be a link between the unit and the family, helping to build a PARTNERSHIP

Every family member is encouraged to be an active part of the FRG not only to receive help but also to help others. Please be involved and get others involved in your Family Readiness Group.

FAMILY READINESS GROUP UNIT POINT OF CONTACT (POC)

A Guard member who is appointed by the Commander to help organize and assist the FRG with activities and training. They help to build a bridge between the Commander, the FRG volunteer Point of Contact and Family Members.

CHAIN OF CONCERN

The "Chain of Concern" is a listing of contact people in your FRG who have volunteered to make telephone calls as necessary, and to provide any information and or assistance you may need. Be sure your contact person has an accurate phone number and address for you on the telephone tree. Keep your contact person's name and telephone number posted where it is accessible. Near your phone or on the refrigerator are good places. (see example of telephone tree on page).

YOUR FRG REPRESENTATIVE:

NAME: _____ PHONE: _____

YOUR FRG CONTACT PERSON:

NAME: _____ PHONE: _____



ASSISTANCE AGENCIES

AMERICAN RED CROSS

The American Red Cross assists with reporting and communicating while your service member is away. ARC will assist with medical reports, birth notices, emergency notification of your service member during separations, as well as verification of emergency leave. Counseling and referrals on personal and family problems is also offered. Emergency financial assistance is normally not available through the ARC.

MALMSTROM AIR FORCE BASE - FAMILY SUPPORT CENTER

ARMY EMERGENCY RELIEF

TO RECEIVE AID FROM AER A SOLDIER MUST BE ON ACTIVE
DUTY ORDERS
FOR OVER THIRTY DAYS

Army emergency Relief provides loans and grants under emergency conditions.

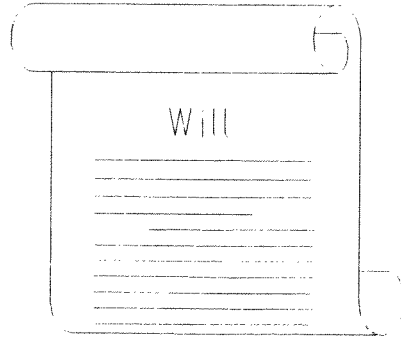
SITUATIONS IN WHICH AER MAY ASSIST:

- Initial rent and deposit, or rent to prevent eviction
- Emergency travel expenses caused by crisis in the family
- Emergency food assistance
- Utilities to prevent cut-off
- Essential privately owned vehicle repairs
- Medical, dental and hospital expenses authorized through CHAMPUS and TRICARE
- Fire and other disaster

GUARD CHAPLAIN

Your Guard Chaplain is a trained clergy professional. The Chaplain provides care and is trained to respond to family-life issues. Families can find insights and practical advice in sharing with a Chaplain concerning personal and family needs

You must have a Power of Attorney if you are to conduct family business including legal, financial or unit related activities.



POWER OF ATTORNEY

The final step in premobilization planning is to consider whether you will need to have someone to manage your affairs in your absence, and if so, then to execute (prepare and sign) the proper legal documents to authorize them to do so.

Upon mobilization you may be unable to handle your own affairs and may need to appoint someone else to act for you. A Power of Attorney is a written legal document by which you, the grantor or donor, give someone else, called the "attorney-in-fact" or the "donee," the authority to act as your agent or attorney, either generally or for some more specific limited purpose.

GENERAL POWER OF ATTORNEY:

Authorizes you to conduct all family business which would otherwise require your service members presence

LIMITED POWER OF ATTORNEY:

Authorizes you to conduct only the matter specified in the document which would otherwise require your service members presence

PRECAUTIONS IN AUTHORIZING YOUR POWER OF ATTORNEY

Never give your power of attorney to anyone who is not absolutely trustworthy, reliable, capable, efficient and competent.

A general power of attorney is seldom necessary. A special power of attorney for a specific purpose(s) is more likely to be accepted.

PROTEST: Against your service member's departure usual comes a week or two before he is due to leave. They talk of feeling tense, selfish, unbelieving that he or she will actually leave, and guilty about not wanting their service member to go. There is also frustration with the increased hours your service member spends getting ready to leave, your awareness of how many household chores and family business must be handled before they go, and a bona fide physical, as well as mental, exhaustion for everyone.

DESPAIR: Is the tearful period, which may come even before your service member departs. Thought like, "How will I ever do this without him or her?" is common. There is also difficulty in sleeping due to general fear for one's safety; even the usual noises in the house seem threatening.

DETACHMENT: Is the level on which you live for most of the separation. It is a state of relative calm and confidence in handling day-to-day living. If a major crisis occurs, however, you may tend to revert to the stages of despair and protest.

RETURN ADJUSTMENT: Is accompanied by awareness of the noises in the house. Many family members experience an incredible emotional and physical frenzy, getting every inch of the house and themselves ready for the return of the service member. Your service member will arrive exhausted from the final days away, eager to be home. The first days of unwinding bring long conversations to attempt to catch up. Finally he or she spends lost of time sleeping.

DEPLOYMENTS AND SEPARATIONS, COPING WITH STRESS

STRESS IN THE GUARD FAMILY

Being a Guard family can afford pride in serving one's country as well as provide many rich and new experiences. Guard families also can experience problems that are unique to their lifestyle. Pressures and frustrations often result from:

- Adjustments to absence during Drills and Annual Training
- Lengthy deployments or separations
- Single parenting during absence
- Separation from friends and family
- A strained family budget
- Adjustment to varying duty schedules
- Career changes at retirement

Nearly every Guard family has difficulty coping with problems from time to time. Pressures can become so great that many areas of life can be affected. For example, father's or mother's absence may have the remaining parent emotionally and physically drained in their role of single parent, while the

STRESS MANAGEMENT HINTS

- Get up earlier to allow more time before starting the days work
- Prioritize what is really critical and pace yourself accordingly
- Be realistic and kind to yourself when making you to do list
- Spend your leisure time with enthusiastic, upbeat friends. Since many of your friends will be in the same position, you should be enthusiastic and upbeat for them
- Make a list of your hyper habits, share it with a close friend to check of accuracy and completeness, contract with yourself to change on item or two
- Take a little time before you enter your work place, pause and notice what kind of day it is.
- During the day, rest quietly for five minutes or take a brief walk
- Say NO when you need to.
- Ask for help when you need it, whether it's time away from the children, a counseling session, or a real vacation.
- Write yourself a note and place it where you will read it, schedule treats for yourself on your calendar.
- Focus on immediate or short-term goals that are attainable
- Collect appreciation that is due. Hear praise and thank you when offered to you
- Take care of yourself when you are down and out, play your favorite song, see a movie, give up housework for the day, etc.
- Analyze your moods, energy, and time. Are you down at certain times of the day, week or month? Plan and prepare
- Use relaxation, meditation, music, religion, nature, or whatever to re-energize yourself
- Pay attention to your diet, sleep and general health
- Exercise. If you don't have the time, ask yourself if you have the time to be sick, depressed, or sluggish
- Be good to yourself and do something a little bit selfish. Take a long bath, cook a special dish you wouldn't normally make or hire a babysitter and go out for the night with friends.
- Give yourself credit for things you have done well
- Learn how to relax, and don't turn to alcohol or other drugs for stress reduction
- Try to stay positive, it's easy to see the negative side of mobilization. But seeing the positive side has many more rewards. Think of separation as a chance to grow
- Stay busy, Time passes much more quickly when you're busy. Try to see separation as a time to learn something

BE GOOD TO YOURSELF... YOU DESERVE IT!!!

TIPS FOR SURVIVING DEPLOYMENTS AND SEPARATIONS

- % VOLUNTEER Helping other is good medicine for your mental and spiritual health
- % CALL the State Family Program Coordinator to ask about volunteer opportunities or to just have a conversation
- % SET A GOAL. Start the program or project you've been putting off. Begin a self-improvement program. Go back to school; learn a new skill or hobby. Do something for yourself
- % INITIATE, don't wait for the phone to ring. Plan an outing or a special dinner, then call several friends to join you
- % TRAVEL. New scenery and a change of pace if only for a day or two can do wonders for the spirit. Plan on taking a friend and making a day out of it.
- % GO TO WORK. A full or part-time job can provide extra income as well as opportunities for interaction
- % TAKE A BREAK. Take time away from your children. Single parenting wears you down, so go to dinner or see a movie with friends once a week.
- % LAUGH. Don't lose your sense of humor. Take time to smell the roses and to enjoy them.
- % DON'T FEEL GUILTY about going out with friends and leaving your children with a sitter.
- % KEEP A JOURNAL of your thoughts and activities while your service member is away to help them catch up when they return. Include snapshots of you and the children taken while they were away.
- % JOIN A SUPPORT GROUP. Whether it is your Family Readiness Group, or a group at your church or work, the support of friends makes the going easier
- % KNOW AT LEAST 2 OF YOUR NEIGHBORS. You may need their help on an emergency basis, and they can offer day-to-day support.
- % DON'T always call or run home to mom or dad if the going gets rough. That, at best, is a temporary solution, and may become very expensive
- % DIFFERENCES. If you and your spouse have some differences try to work them out before they leave.
- % FIND A BUDDY. Another Guard family member who is also alone temporarily will make a great companion. Time passes quicker with a friend.
- % LITTLE THINGS CAN HELP A LOT. Cook a special dish that you enjoy, but that you spouse dislikes, start a small project, do

Let your loved one know how much you appreciate the letters, tapes, pictures, etc. Mention one or two things in each communication, which made you, feel especially close.

Remember the need to verbally express affection does not diminish with the miles. 'I love you' means just as much when it is written during separation as it does when it is said in person.

Share your feelings as openly as you can without indulging in self-pity. Let them know you'd like to share their feelings. Above all, express yourself clearly so they won't have to say, 'I wonder what was meant by that!' On the other hand, don't try to read between the lines or interpret a puzzling remark. If you don't understand, ask questions in your next letter.

TAPE RECORDINGS AND VIDEO RECORDINGS - If letter writing is difficult for you, consider buying a pair of small tape recorders so that talking letters can be shared. Children can also send messages this way.

Record bad times, dinner times, birthdays, holiday's etc., and have the whole family involved. You might even have neighbors and friends participate.

Record their favorite TV shows movies or sporting events. Their entire unit will enjoy viewing anything from home.

The service member can record some of the children's favorite stories before they depart. This is a great way to keep mom or dad real in the child's mind. Later on they can listen or read along with the tapes. In many cases, just hearing their voice will calm a child down.

COMPUTERS (E-mail) - It is very likely that you will be able to communicate via electronic mail either from your home computer or a computer in your service members unit. Check with your unit before departure for all the details.

TELEPHONE CALLS - It is a quick way to communicate and in this day and age with cell phones it is an easy process. However, remember overseas calls are very expensive and your loved one may not always have access to a telephone. A good thing to remember also is the time change. Most overseas countries are in a different time zone.

HUSBAND AND WIFE

Flowers and gifts can be ordered in advance to arrive on special days. Or make arrangements with a close friend to deliver gifts for the holidays and special days. Couples should sit down together and check off the dates on your calendar that payments (include amounts) are due for rent, insurance, taxes, car registration and other bills.

YOUNGER CHILDREN

Make a snapshot picture book of the departing parent doing everyday things with the kids like giving a bath, reading, taking a walk, playing ball, etc. Show the parent in uniform and where they work if possible. It is also a good idea to put pictures of the departing parent on the refrigerator, in the child's room, on the bathroom mirror and all around the house. Small children have a tendency to forget very quickly. Pictures will help remind the child that there is another parent.

and times to cry alone. It lets your emotions out instead of keeping them bottled up inside which doesn't really help anyone.

Becoming aware of and in touch with your feelings can give you an inside track as to how your children feel. If it's been two weeks since the last mail and you're feeling a bit blue or irritable, your children may be crawling the walls or withdrawing for these same reasons. Talk about how you feel. It won't change the fact of no mail but it may give you all extra patience and everyone will feel better knowing that it's OK to feel lonely, isolated, sad, and frustrated.

EMERGENCY

Tape your name and address on the telephone. In case of an emergency we tend to forget many important things. It's also important to have the numbers of a friend, unit, or FRG representative for your children to call in case something should happen, along with police, fire, and hospital, ect.

FRIENDS

Whether it is through your FRG, church, or neighbors, the support of friends makes the going easier. One thing to avoid is a gossip session because it only breaks down communication and doesn't really help anyone.

NEIGHBORS

Neighbors can be helpful to families when a parent is away. Good neighbors will check in occasionally to see that all is well. And if things aren't going well, they'll usually make themselves available to help out if they can.

COUNTDOWN

How to count time for kids that can't count or read all you need is a belt, buttons, and glue. Glue on the amount of day (buttons) and have the child take one off each day. When they take the last button off, tomorrow they will come home.

MOST IMPORTANTLY, TAKE CARE OF YOURSELF. IF YOU ARE FEELING GOOD YOU CAN COPE WITH JUST ABOUT ANY SITUATION A LOT BETTER.



unnecessarily. It helps to talk openly and honestly about separation.

SHARING CONCERNS

Children often have a hard time talking about their feelings. Let children know it's OK to talk about feelings (even negative feelings) by sharing your own feelings.

DISCIPLINE CONSISTENTLY

Don't let separation mean a free rein. But don't threaten you child with 'wait until your father or mother get home!' It's hard to look forward to the return of someone expected to punish you.

LET YOUR CHILDREN HELP AROUND THE HOUSE

Ask children which chores they would like to do. Let children know they are making a valuable contribution

MAINTAIN ROUTINES

Regular mealtimes and bedtimes can help children feel more secure. Try to keep the same family rules and routines that were used before the separation.

HELP CHILDREN MARK THE PASSING OF TIME

Many families find it helpful to mark the days off a calendar in a daily ritual. Try to find some visual way to let children count the days until their parent comes home.



FAMILY PREPAREDNESS CHECKLIST

FAMILY CHECKLIST/FILL IN SECTION

Although deployments and separations are never easy on the family, the hardships involved need not be increased by failure to plan ahead. A carefully prepared and executed pre-deployment check list can save you and your family from giant headaches in the future.

It is very important for you, as a military family, to have in your possession certain documents. Military spouses are often required to take over family matters during the soldier's absence. Therefore, it is important that both of you sit down together to gather the information and documents named in this checklist. You are encouraged to keep originals or copies of all listed documents in a special container that you can find immediately. If you are using a safe deposit box, be sure you check with the bank to see what the regulations are for you to have access to it when your spouse is away.

The following is a list of the items that should be in your storage container.

LOCATION OF STORAGE CONTAINER _____

- MARRIAGE CERTIFICATE
- BIRTH CERTIFICATES OF ALL FAMILY MEMBERS
- SHOT RECORDS UP TO DATE OF ALL FAMILY MEMBERS, INCLUDING PETS
- CITIZENSHIP PAPERS, IF ANY
- ADOPTION PAPERS, IF ANY
- PASSPORT, VISAS, IF ANY
- MILITARY ID CARDS FOR ALL FAMILY MEMBERS, 10 YEARS AND OLDER
- LIFE INSURANCE POLICIES FOR FAMILY MEMBERS, INCLUDING NAME, ADDRESS, AND PHONE NUMBER OF INSURANCE COMPANIES
- POWER OF ATTORNEY DRAWN UP, COPIES PROVIDED
- WILLS FOR BOTH SPOUSES COMPLETED AND FILED, COPIES ON HAND
- ORDERS AT LEAST 10 COPIES OF TDY AND OR PCS ORDERS
- EMERGENCY DATA CARD UPDATED IN MILITARY PERSONNEL RECORD, COPY ON HAND
- COPY OF SGLI AND DD FORM 93 UPDATED
- LIST OF ALL CREDIT CARDS AND ACCOUNT NUMBERS, AND PHONE NUMBERS FOR COMPANIES
- LIST OF ALL BONDS AND STOCKS, NAME AND PHONE NUMBER OF BROKER
- COURT ORDERS RELATING TO DIVORCE, CHILD SUPPORT OR CHILD CUSTODY (IF APPLICABLE)
- REAL ESTATE DOCUMENTS. COPIES OF ALL DOCUMENTS RELATING TO RENT OR OWNERSHIP OF LAND.
- DOCUMENTS RELATING TO LEASE, MORTGAGE, DEED, OR PROMISSORY NOTE
- DEATH CERTIFICATES FOR DECEASED FAMILY MEMBERS
- LAST LES (LEAVE AND EARNING STATEMENT)
- DD FORM 214, DISCHARGE PAPERS AND OTHER DOCUMENTS RELATED TO MILITARY SERVICE RECORDS.
- SOCIAL SECURITY CARDS AND NUMBERS OF ALL FAMILY MEMBERS
- INVENTORY OF HOUSEHOLD GOODS
- TITLES TO ALL AUTOMOBILES, TRUCKS, SNOWMOBILES, TRAILERS, BOATS, ECT.

FAMILY PREPAREDNESS CHECKLIST CAR MAINTENANCE

CAR MAINTENANCE CHECKLIST

The family car is an important part of family life. The sudden and unexpected loss of the use of your car can be a real burden, and in some cases could be tragic. During separation, not knowing how to cope with car problems is just one more aggravation while the spouse is away. Please take time to fill in and go over the following information. Discuss what problems may happen to the car and become familiar with the periodic checks that are a part of routine maintenance.

FAMILY DRIVER LICENSE INFORMATION

Name Date	Lic. #	State	Exp.
1. _____ _____			
2. _____ _____			
3. _____ _____			

AUTO DATA/SERVICING INFORMATION (Do one for each vehicle)

General:

1. Make _____ Model _____ Year _____ Vehicle ID _____
2. Warranty: Yes _____ No _____ Location _____
3. Car Title: Yes _____ No _____ Location _____
4. Car Registration: Yes _____ No _____
5. License Plate Number _____ State _____ Expiration _____
6. Auto Insurance; Yes _____ No _____ Policy Number _____
7. Spare Keys: Yes _____ No _____ Location _____
8. Gasoline Type: Unleaded _____ Leaded _____ Premium _____
9. Battery Type: _____ Make/Brand _____ Warranty: Yes _____ No _____
10. Tires Make/Brand _____ Size _____ Pressure _____ Warranty Yes _____ No _____
11. Oil Brand _____ Weight _____

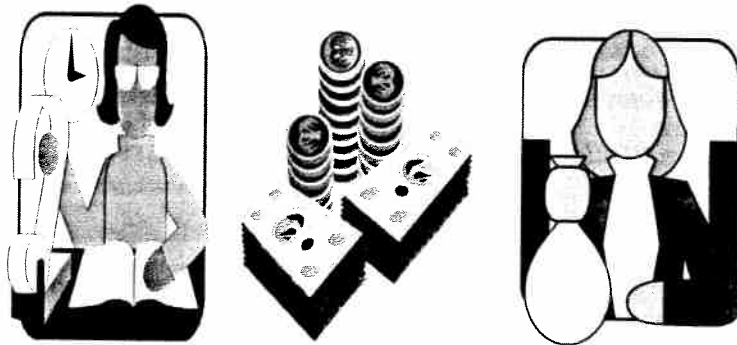
Keep plastic money to a minimum. It gives you a false sense of wealth where there really isn't any money.

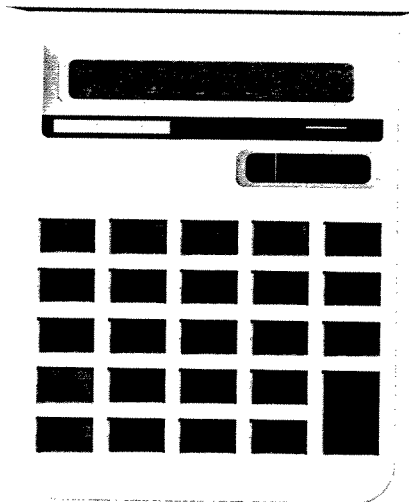
ALLOTMENTS

Service members single or married should provide their spouse or family members with a special power of attorney to obtain copies of Leave and Earnings Statements (LES) and enable them to deposit or cash checks. The special Power of Attorney can be obtained at the military legal assistance office. Spouses and family members should understand how to read the LES. Family members should be aware that under some circumstances BAS pay is terminated because soldiers receive their meals at no cost while deployed. Spouses and family members are encouraged to utilize the support of the Consumer Credit Counseling Service if financial assistance is needed.

FINANCIAL AID PROGRAMS

Army Emergency Relief (AER) provides loans and grants under emergency conditions. Guard's members must be on orders 30 days or more to receive assistance.





FAMILY BUDGET

The following is an outline to help you in figuring your budget and how much money you will need to meet monthly expenses.

Monthly Financial Sheet

Income:

Base Pay	_____
Quarters Allowance	_____
Separate Rations	_____
VHA	_____
Other Allowances	_____
Other Income	_____
	_____ Total

Deductions:

Federal Income Tax	_____
State Income Tax	_____
FICA Tax	_____
Insurance (SGLI)	_____
Allotments	_____

Dental Insurance	_____
GI Bill	_____
Government debt	_____
AER Loan Payment	_____
Contributions	_____
Other Deductions	_____

Total	_____

Available income (income minus deductions)

_____ **Total**

Expenses:

Rent/House Payment	_____
Gas	_____
Water	_____
Electricity	_____

MILITARY PAY TYPES OF PAY

BASIC PAY

The amount of basic pay is determined by the length of time in service, by rank, and by any promotions and increases received. All active duty personnel receive basic pay. While the service member is deployed or on AT they receive Basic Pay

BASIC ALLOWANCE FOR SUBSISTENCE (BAS)

BAS is a non-taxable allowance for food. Officers receive this allowance regardless of rank. Enlisted members may receive this allowance based on the availability of government dining facilities. Normally, enlisted members who are living in government quarters are required to eat in dining facilities on their base or in the field, therefore are not entitled to BAS.

BASIC ALLOWANCE FOR HOUSING (BAH)

BAQ is a non-taxable allowance for housing available to soldiers on active duty. The amount of BAQ is determined by rank and whether or not there are family members. This allowance partially reimburses active duty military personnel for their housing expenses if they live in civilian communities.

VARIABLE HOUSING ALLOWANCE (VHA)

VHA supplements the BAQ when the cost of housing in a certain area is higher than the BAQ. Service members living on the economy receive VHA. The amount of VHA received depends upon housing costs in the area in which a military member lives. Guard members called to active duty for less than 140 days are not entitled to the Variable Housing Allowance.



"The (unit name) has been delayed 24 hours because of a change in air flight schedules. The unit will return to the armory at _____ (time) on _____ (date, day of week). Notify employers of the delay. If you need further information, call (name and phone number)."

NEVER USE THE PHONE TREE TO MAKE DEATH NOTIFICATIONS.

NEW JERSEY NATIONAL GUARD FAMILY PROGRAM
COVER LETTER FOR TELEPHONE TREE INFORMATION
PRIVACY ACT STATEMENT

(Include this cover sheet whenever transferring Telephone Tree information to others.)

"THIS ROSTER WILL NOT BE RELEASED OR DISTRIBUTED OUTSIDE

THE DEPARTMENT OF DEFENSE. IN ADDITION TO THE SPONSOR'S NAME,

UNIT AND ADDRESS, THIS ROSTER CONTAINS INFORMATION SUBJECT TO THE

PROVISIONS OF THE PRIVACY ACT OF 1974: SPOUSE'S NAME, HOME

ADDRESS, AND HOME TELEPHONE NUMBER.

THIS INFORMATION WILL NOT BE RELEASED OUTSIDE THE DEPARTMENT

OF DEFENSE WITHOUT THE WRITTEN CONSENT OF THE INDIVIDUAL

CONCERNED. DISSEMINATION WITHIN THE DEPARTMENT OF DEFENSE

(INCLUDES FAMILY PROGRAM) IS LIMITED TO THOSE INDIVIDUALS WHO

REQUIRE THE INFORMATION FOR THE PERFORMANCE OF OFFICIAL DUTIES.

THIS ROSTER WILL NOT BE FURNISHED TO COMMERCIAL ENTERPRISES

OR REPRESENTATIVES THEREOF FOR PURPOSES OF SOLICITATION."

EMERGENCY INFORMATION

Fill out this information and keep near your phone, on the refrigerator, in your purse or wallet and give a copy to a friend or relative.

SPONSOR'S NAME _____

SPONSOR'S SOCIAL SECURITY NUMBER _____

UNIT _____

SPONSOR'S COMPANY _____

SPONSOR'S PLATOON _____

COMPANY COMMANDER _____

COMMANDER'S PHONE NUMBER _____

FIRST SERGEANT _____

FIRST SERGEANT'S PHONE NUMBER _____

OFFICER IN CHARGE _____

NCO IN CHARGE _____

STATE FAMILY PROGRAM COORDINATOR NUMBER _____

FAMILY PROGRAM COORDINATORS PHONE NUMBER _____

FAMILY READINESS GROUP CONTACT PERSON _____

FAMILY READINESS PHONE NUMBER _____

KEY NUMBERS

AMBULANCE 911

FIRE 911

POLICE 911

COMMUNITY HOSPITAL _____

FAMILY PRACTICE _____

POISON CONTROL CENTER _____

- **Living Expenses.** Have you set up an allotment so your spouse will have enough money to live on while you're gone? Have you estimated how much pocket money you might need on deployment?
- **Pay.** Does your spouse have a name and phone number to call if there is a problem with pay? What authorization would he or she need to resolve problems?
- **Banking.** Have you set up direct deposit of your paycheck into your bank account? Are there plenty of checks? If you're married, are your accounts in both names, with an "or" rather than "and" between the names? Will you take an ATM card or debit card on deployment, or will there even be an ATM where you are?

You might consider applying for overdraft protection, under which a bank would give you a loan rather than bounce your check if there's a problem.

- **Paying bills.** If you're single, who will pay your bills? You probably can manage this on your own, which is better than relying on a roommate or friend.

Consider setting up allotments for rent, mortgage or car payments. You can authorize banks and credit-card companies to withdraw funds directly from your account each month to pay bills, as well. Let companies know you're deploying, and ask them what they suggest.

Paying bills online could be tough because the Internet may not always be available on deployments. But snail mail to and from a forward area can be slow, so your payment may be late. That could cost you in late fees. Devise a back up plan.

- **Credit cards.** Talk with your spouse about spending expectations and limits. Discuss the importance of paying on time to avoid late fees and negative effects on the credit rating.

Some credit cards, including the military exchanges' Military Star card, and the USAA credit card, will reduce or eliminate interest for certain deployments. Call your credit-card company to see if it offers any options while you're deployed.

- **Taxes.** The Internal Revenue Service allows tax exclusions and extensions on tax-filing deadlines for service members deployed to certain areas. For complete information and to see whether you're eligible, check the IRS Web site, <http://www.irs.gov> or your legal assistance office. The IRS also can help you file your taxes.

- **Financial black book.** Kristie Harris, whose husband is an Army reservist with the 4219th Army Hospital out of Picatinny, N.J., became a pro at dealing with deployments during his 12 years in the Navy.

They keep two small financial books filled with identical information--names, addresses, account numbers and customer-service phone numbers for credit cards, banks, utility companies, investments—you name it. They also include account passwords and payment dates.

One book stays in a safe place at home with her; the other goes with him when he's away.

That's a great idea. If there are questions about accounts or payments, or if cards or checks are lost or stolen, all pertinent information is at your fingertips.

Insurance

- **Life.** You may have the maximum coverage, of \$250,000 in Servicemembers' Group Life Insurance. Is that enough?

If you're considering additional insurance with a private company, make sure it doesn't have a "war clause," which means you won't be covered if you're killed in combat. A number of military-orientated companies and organizations offer reasonably priced life insurance with no war clauses.

- **Homeowner/rental insurance.** Are your premium payments up to date? Do you have enough coverage?

- **Cell phone.** Do you need to keep paying your monthly cell-phone contract if you can't take the phone with you or if you may not be able to use it?
Dean Brassington, education and training supervisor for the Norfolk Fleet and Family Support Center, said some companies will reduce the costs for deployed sailors, allowing them to freeze their cell-phone service contracts and pay just \$1 to \$5 a month while they're gone.

Cars

If you're leaving behind a car that won't be driven while you're gone, what will you do with it?

- **Storage.** Some bases have storage arrangements for cars during deployments. Check with your transportation office on base. If that's not an option, check with commercial companies that will store your car, and compare prices and services. Do you want the car to be stored inside and started periodically?
- **Maintenance for free.** Does your spouse have a record of the maintenance that's been performed on your car? Leave the name of a trusted mechanic or automobile shop where you've taken the car for service. It helps if you jot down some repair costs that you've paid in the past, for comparison purposes.
- **Car insurance.** Are your premium payments up to date? If you'll be storing the car, notify your insurance company and ask if your premiums can be lowered while you're gone.
If someone else will be driving your car, make sure the insurance company knows and that the coverage reflects that.
- **Paperwork.** Check on when registration renewal, insurance payments and inspections are due.

Taking care of the kids

If you're a deploying military couple or a single parent, you should have a plan to provide for your children. But in the few days you have before deploying, there are some last-minute things you should do.

- **Education.** Call or visit your child's school to let the principal and teacher know you will be deploying. Ask what information they need.
- **Medical information.** Make sure your spouse has complete contact information for your child's doctor, where medical records are located and other information, including special medical needs such as allergies. Leave directions for medication. Note special food requirements and, while you're at it, jot down your child's favorite foods.
If the child is being left with a stepparent, make sure the stepparent has legal authority (special power of attorney, etc.) to take care of the child's education and medical needs.
- **Other contacts.** Leave names, addresses and phone numbers of tutors, music teachers, sports coaches, etc.
- **Backup care.** Consider giving someone a special power of attorney to care for your children. Jana Fischer, whose husband, Walter is a Marine major at Camp Pendleton, said she and her husband do this so that if she has a medical emergency, someone has the ability to make medical decisions for their children, ages 4 and 2.
- **Explain and listen.** If there's time, take your child to your workplace and explain as much as you can about where you'll be going, what you'll be doing and why. Listen to your child and answer questions as directly as you can.

Walter Fischer leave behind videos of the family playing in the yard, "Daddy saying the ABCs" and other scenes for his kids to watch while he's gone.

Pets

If you're single and have a pet, you need to arrange for someone to take care of it. If you're stuck, check with your family center to see if any nearby organizations can help, or check with the local humane society for options

TAKE - 1

FAMILY MEMBER PRE-DEPLOYMENT CHECKLIST

This checklist should be reviewed/updated periodically and ALWAYS prior to a TDY or deployment. It is very important for the military family to keep copies of important documents and other valuable information in a safe place. It is equally important that the wife and husband jointly organize this file so that each knows how and where to find the documents when they are needed.

Your sponsor should have most of this information...PLEASE SIT DOWN WITH HIM/HER AND GATHER THIS INFORMATION AND THESE DOCUMENTS. THE HOUR YOU SPEND GOING OVER THIS WILL SAVE YOU TIME LATER ON. KEEP THE FOLLOWING DOCUMENTS IN A SPECIAL CONTAINER THAT YOU CAN DEFINITLY FIND IMMEDIATELY.

A system of "letter codes" may be used to identify the location of certain documents in order to simplify the process (e.g., A = Residence, B = Safe Deposit Box, C = Office, etc.). Designate letter codes below if so desired:

- A = Home (specify location): _____
- B = Home (specify location): _____
- C = Office (specify location): _____
- D = Safe Deposit Box (specify bank and branch): _____

At a minimum, the following documents should be included:

MEDICAL 4

~ Are all the immunizations for each member of the family up-to-date?

Name:	Last Checked:

~ Do I know where all of these immunization records are maintained?

Name:	Location of Records:

Do I know where the medical and dental records are kept for each family member?

FINANCIAL 4

- ~ Will I have money available to me on a continuing basis during my sponsor's absence?
- ~ Has my sponsor initiated an allotment to be sent to me/directly to the bank monthly?
- ~ Will the allotment provide me with enough money to buy all the necessities needed to maintain a household?
- ~ If we are planning to leave the installation area, do we have enough savings for the move? Can we borrow money from relatives, the bank or credit cards for the move?
- ~ Do I know the address, account numbers, point of contact, etc. for the bank(s) my family uses?

Name/Branch:	Phone:
Address:	
Account Number/Account Type:	
Notes:	
Name/Branch:	Phone:
Address:	
Account Number/Account Type:	
Notes:	
Name/Branch:	Phone:
Address:	
Account Number/Account Type:	
Notes:	

- ~ Do I know the location of our bank books or check registers for all bank accounts (checking, savings, etc)?

Bank Book:	Location:
Bank Book:	Location:
Bank Book:	Location:

Credit Card:	Account Number:
Issuer:	Name on Account:
Authorized User(s):	Minimum Monthly Payment:
Phone Number:	Credit Limit:
Address:	
Location of Card(s):	

- ~ **Am I prepared to take complete control over our checking accounts, know the balances at all times, and never write a check unless I am sure there is enough money in the bank to cover it?**

- ~ **Do I know all payments that must be made, to whom they are made, due dates, account numbers, etc.?**

Mortgage/Rent:	Company:
Account Number:	Amount:
Due Date:	Mail or Drop Off:
Address:	
Phone Number:	Contact Person:
Notes:	
Telephone:	Company:
Account Number:	Amount:
Due Date:	Mail or Drop Off:
Address:	
Phone Number:	Contact Person:
Notes:	
Water/Sewage:	Company:
Account Number:	Amount:
Due Date:	Mail or Drop Off:
Address:	
Phone Number:	Contact Person:
Notes:	
Electricity:	Company:
Account Number:	Amount:
Due Date:	Mail or Drop Off:
Address:	
Phone Number:	Contact Person:
Notes:	
Trash Disposal:	Company:
Account Number:	Amount:
Due Date:	Mail or Drop Off:
Address:	
Phone Number:	Contact Person:
Notes:	
Car Insurance:	Company:
Account Number:	Amount:
Due Date:	Mail or Drop Off:

Notes:	
Other:	Company:
Account Number:	Amount:
Due Date:	Mail or Drop Off:
Address:	
Phone Number:	Contact Person:
Notes:	
Other:	Company:
Account Number:	Amount:
Due Date:	Mail or Drop Off:
Address:	
Phone Number:	Contact Person:
Notes:	
Other:	Company:
Account Number:	Amount:
Due Date:	Mail or Drop Off:
Address:	
Phone Number:	Contact Person:
Notes:	

- ~ Do I know whom to contact if my allotment check (or direct deposit) does not arrive on time?
 - a. Give the check three or four days normal arrival time; then,
 - b. Contact nearest military base finance office, Army Community Service, Navy Relief (or other service organization) if it still has not arrived.

- ~ Do I have copies of any sales or installment contracts and finance agreements? Do I know where they are located?

Name of sales contract:	Location:
Name of sales contract:	Location:
Name of sales contract:	Location:

- ~ Can I make emergency repairs on the car if the situation arises (i.e., overheating, flat tire, dead battery, etc.)? Do we have a membership in any roadside assistance organizations (e.g., AAA, "Volvo On-Call," etc.)?

Company Name:	Membership Number:
Phone Number:	Expiration Date:
Company Name:	Membership Number:
Phone Number:	Expiration Date:

- ~ Do I have sufficient emergency supplies in the trunk of the vehicle (e.g., flares, tire jack, inflated spare tire, blanket, motor oil, coolant, etc.)?

- ~ Do I have a duplicate set of car/truck keys? Can I locate them if needed?

Vehicle:	Number of Duplicate Keys:
Location of Duplicate Keys:	
Vehicle:	Number of Duplicate Keys:
Location of Duplicate Keys:	
Vehicle:	Number of Duplicate Keys:
Location of Duplicate Keys:	

- ~ If I am not licensed to drive, have I made arrangements to have transportation available?

HOUSING 4

- ~ Do I know the location of the following and how to use them: Electrical control box (for fuses or circuit-breakers), water shutoff valve and gas control valve?

- ~ Do I know who to call for household repairs?

Name:	Type of Repair:	Phone Number:
Name:	Type of Repair:	Phone Number:
Name:	Type of Repair:	Phone Number:
Name:	Type of Repair:	Phone Number:

- ~ Do I know the location of duplicate keys to our residence?

Location:	Number of Keys:
Location:	Number of Keys:
Location:	Number of Keys:

- ~ Do I know the names and phone numbers for my neighbors?

Name:	Phone Number:
Address:	
Notes:	
Name:	Phone Number:
Address:	
Notes:	
Name:	Phone Number:
Address:	
Notes:	

~ **Has my sponsor executed a special power of attorney so that I can cash his/her monthly check (if the check will continue to be sent to my address)?**

~ **Do I know where all general and special powers of attorney are kept?**

Document:	Location:
Document:	Location:
Document:	Location:
Document:	Location:

~ **Do I have birth certificates for myself and family? Do I know where they are kept?**

Name:	Location:

~ **Do I have a copy of our marriage certificate? Do I know where it is located?**

Location:

~ **Do I have copies of adoption papers? Do I know where they are kept?**

Location:

~ **Do I have Social Security Cards for myself and my family? Do I know where they are kept?**

Name	Social Security #	Location:

~ **Do I have copies of our federal and state tax records? Do I know where they are kept?**

Location:

~ **Do I know where all of our life insurance policies are kept?**

Policy:	Location:

HELPFUL HINTS AND RESOURCES 4

Consult the legal assistance office (JAG) at your base to help you update your will (or write a new one). Your will is important because it:

- Gives your beneficiaries control over your estate,
- Lets you divide your estate as you see fit, and
- Allows a guardian to be named for minor children.

You can also have the JAG office draw up a power of attorney for you. A power of attorney is a document that lets a designated person act as your legal agent for such matters as:

- Moving household goods,
- Obtaining medical care for your children, and
- Handling your financial affairs.

While you are at it, you should also take care of several other important financial matters.

- Make sure your beneficiary information is correct on your insurance, your bank accounts and your investments (including Individual Retirement Accounts or IRAs) and that the individuals you have designated have access to all the needed accounts and information. If you are married, consider having joint accounts so both you and your spouse have access.
- Discuss your monthly budget and establish an emergency fund to cover several months of unexpected expenses that might occur while you're deployed.
- Consider paying your bills automatically through direct debit or online bill paying while you are gone.

Listed below are some helpful websites for further deployment readiness information:

www.usafp.org/op_med/readiness/familychecklist.html
www.otc.army.mil/otcweb/FamilyAgencyChecklist.html
www.bragg.army.mil/16MP/pre-deployment%20chk-list.htm
www.bragg.army.mil/FSG/deployment.htm
www.bragg.army.mil/FSG/readiness_checklist.htm
www.thenavyway.com/page1002.html
www.navy.mil/homepages/vfa-81/Pre-Deployment/chapter_vi.htm
www.usafp.org/op_med/readiness/readiness.html
www.jagcnet.army.mil/legalassistance
www.2xCitizen.usar.army.mil

The **TAKE-1** series of client handouts is a project of the North Carolina State Bar's Standing Committee on Legal Assistance for Military Personnel. For comments or corrections, contact Committee member Mark E. Sullivan at: LAW8507@AOL.COM, or at 600 Wade Avenue, Raleigh, NC 27605 [919-832-8507].

The Superior Court is empowered to grant relief. This class of cases must be moved to the front of the calendar and that the \$175.00 filing fee is waived. In some cases, the organized militia member's case may be prosecuted by the Attorney General on the member's behalf.

7 – What happens if an organized militia member is injured while performing State service?

If the injury is determined to have occurred in the line of duty, the member is entitled to workers' compensation law protections. (see N.J.S.A. 38A:13-1 et.seq.)

8 – Is an organized militia member entitled to receive any pay from the employer while performing military service?

Members of the organized militia who are employees of the State or of any board or commission of the State or of any count, school district or municipality are entitled to paid leaves of absence for up to 90 days per calendar year while performing state active duty. (see N.J.S.A. 38A:4-4)

9 - Does the law provide any other protections?

Yes, there are specific provisions providing for stays of pending litigation, potentially allowing for the termination of leases, giving some protection against eviction, but the law does not allow an organized militia member to stop paying their debts.

10 - Must an employer release an employee who has been ordered to State Active Duty?

Yes, pursuant to N.J.S.A. 38A:2-4, 4-4, 3-6.1, 16-1(a), 17-1 and 18-1 et.seq. There are also criminal penalties for depriving organized militia members of employment or obstructing them from performing their military duties. (see N.J.S.A. 38A:14-4)

- # **Soldier/Sailor Civil Relief Act (SSCRA). This information pertains to the law that assists mobilized reservists in dealing with finances and protects them from creditors, bankruptcy, civil prosecution, eviction, foreclosure, and divorce.**
- # **Letter to creditor for 6 percent interest rate. This is a sample letter to send to creditors requesting the 6 percent maximum interest rate allowable under the Soldier/Sailor Civil Relief Act.**
- # **Mortgage rate cut article. This article describes how to get your home loan reduced to 6 percent under the Soldier/Sailor Civil Relief Act.**
 - # **Employer Support of the Guard and Reserve (ESGR) article. This organization works with employers of mobilized reservists and guard members to keep employers informed.**
 - # **Uniformed Services Employment and Reemployment Rights Act (USERRA). This describes the rights guardsmen and reservists have in returning to their jobs following a mobilization and deployment.**
- # **Important resources: agencies' addresses, phone numbers, and websites. From American Red Cross, TRICARE program and enrollment, and Dental Care Program—it's all here.**

How can I use SSCRA?

- # SSCRA can be used to stop an eviction from rental property. This applies only when rent does not exceed \$1200 per month.
- # SSCRA can stop repossession of goods bought on an installment basis. This applies only to contracts entered into *prior* to military service. Under SSCRA, the court can terminate the contract and require repayment of all prior installments and deposits as a condition to repossession; order a stay of proceedings until the servicemember is available to answer; or grant such relief as may be equitable to conserve the interests of all parties.
- # SSCRA can be applied to mortgages, trust deeds, or other security interests on either real or personal property. SSCRA is applicable if the obligation commenced prior to entry into military service; the property was owned by the servicemember or his dependent prior to start of military service; and the property is still owned by the servicemember or his dependent. The servicemember must show that the inability to pay is due to entry into military service and that such military service has materially affected the ability to pay on time. The nature of relief can include a stay of proceedings until the servicemember can be available to answer; an extension of the mortgage maturity date to allow reduced monthly payments; granting the foreclosure subject to being reopened if it is challenged by the servicemember; or extending the period of redemption by a period equal to the member's military service.
- # SSCRA allows the servicemember to terminate a lease at a time 30 days after the next rental payment due date. The servicemember is not responsible for lease payments thereafter. The servicemember must provide written notice of the proposed termination to the lessor. The lessor must refund any prepaid rent or security deposit. The servicemember must have entered into the lease *prior* to entry into active duty, and the leased premises must have actually been used by the servicemember and/or his dependents. The servicemember does not have to show "material effect."
- # Life insurance pledged as collateral applies to those with whole life insurance policies or other policies having a "cash value." If the policy is pledged as collateral, SSCRA can be invoked to suspend redemption of the policy by a creditor for non-payment of installments.

What happens to my insurance? Upon recall to active duty, the U.S. Government (through the Veterans Administration) will guarantee the payment of insurance premiums on commercial life insurance policies. SSCRA provides only a standby guarantee. The servicemember is required to repay all unpaid premiums and interest within two years after expiration of his term of military service. If the servicemember fails to repay premiums, the policy will be surrendered for cash value, if any, and the U.S. Government will reimburse the insurance company for the balance of premiums still owing. The U.S. Government will then have a claim against the servicemember.

What about my taxes?

- # SSCRA protects military income from double taxation. Military income is taxable only by the servicemember's state of domicile. A servicemember neither acquires nor loses domicile based on his/her presence in a given state pursuant to military orders.
- # SSCRA does not protect non-military pay, income to spouses of servicemembers, or real estate, which is always subject to tax by the state where it is located.

Sample Letter to Creditor on 6 Percent Interest Rate

Date

Creditor Name and Address

Re: Client Name
Client Account Number

Dear Sir or Madam:

Pursuant to 50 U.S.C. app. § 526 of the Soldiers' and Sailors' Civil Relief Act, hereinafter referred to as the SSCRA, I request that interest on the above-referenced debt be reduced to 6 percent. I entered active duty on (state your Active Duty Commencement Date) and am presently on active duty assigned to (state your Client Unit).

I incurred this debt prior to my entry into the Armed Forces, at a time when I was earning substantially more than I am now. My entry into military service has substantially affected my ability to meet this obligation at the original interest rate.

The SSCRA sets a 6 percent per annum ceiling on interest charges (including service charges, renewal charges, and fees) during the period of a servicemember's military service for obligations made prior to the date of entry into active duty when the active duty materially affects the ability to pay. Since entering active duty, I have experienced a decrease in salary, adversely affecting my ability to pay. Thus, the balance of my obligation may not have interest charged at a rate greater than 6 percent per annum. Interest above 6 percent must be forgiven and not accrued. Please ensure that your records reflect this statutory ceiling and that any excess charge is withdrawn.

Please be further advised that you may not repossess for nonpayment of an installment obligation without first complying with the provisions of 50 U.S.C app. § 531 of the SSCRA.

Thank you, in advance, for your cooperation in this matter.

Sincerely,

Employer Support Vital to Army Reserve, National Guard

WASHINGTON (Army News Service, Oct. 19, 2001) —As reservists mobilize and say farewell to their bosses, the Employer Support of the Guard and Reserve offers guidance to those employers who are losing workers.

ESGR is a Department of Defense organization located in Arlington, Virginia. It is made up of 35 full-time soldiers, sailors, Marines and Air Force personnel, and has more than 4,500 volunteers nationwide.

ESGR's primary mission is to serve as a liaison between the military and the business community by getting timely, relevant and clear information out to employers, said officials. Since the Sept. 11 attack on the nation, ESGR's website, www.ESGR.org, has increased from 6,000 visitors a week to more than 40,000.

Along with talking to employers, ESGR officials answer media inquiries.

A reporter from the New York Times recently called, wanting to know how are employers reacting to the nationwide call-ups, said Maj. Hunt Kerrigan, ESGR's public affairs officer.

"They are patriots," Kerrigan said referring to employers. "I also talked about the avalanche of calls we are getting from employers who want to know how to better support their reservists."

"Although employers are not obligated by law, they can make up the difference between military pay and civilian pay and keep the medical benefits coming. That's a great way of showing support."

"Can employers fire their Reservists if they are called to duty?" asked an Associate Press reporter.

"No," Kerrigan explained, "In fact, the employer must hold jobs for their reservists and must not penalize them for their service." Kerrigan said he added that, "Who would fire their military employees who are risking their lives to defend America?"

(Editor's note: This story was submitted by the Public Affairs Office from the National Committee for Employer Support of the Guard and Reserve, Arlington, Va.)

Enforcement

1. The National Committee for Employer Support of the Guard and Reserve (ESGR), (800) 336-4590 or (703) 696-1400. ESGR provides ombudsmen who mediate reemployment issues between military members and their civilian employers. Their website, <http://www.esgr.org>, provides tips for reserve members and employers.
2. The U.S. Department of Labor Veterans Employment and Training Service (VETS), (202) 219-9110. The Department of Labor is responsible for resolving and/or investigating reemployment issues. Their website, www.dol.gov/dol/vets, has a Non-Technical Resource Guide to USERRA.
3. Contact your legal assistance attorney. Remember, your military legal assistance attorney may not act as your personal attorney in reemployment disputes.
4. USERRA gives you the right to sue your employer in federal court. See 38 U.S.C. §§ 4301-33. If your lawsuit is successful, you may be able to recover court costs and attorney fees from your employer.

Deployment: Family Checklist

✓ **Budgeting Tasks:**

Managing the family budget while your spouse is away can be challenging, but it is manageable. Prior to deployment, sit down with your spouse and calculate your monthly expenses with regard to these topics:

✓ **Utility Bills:** Look at utility bill statements from the past year and take an average of these expenses. This should give you a pretty good monthly estimate.

✓ **Long Distance Bills:** Opportunities to call will vary depending on the spouse's duty location, but you should be able to decide how much of your budget should be set aside for long distance calls.

✓ **Rent Or Mortgage:** Usually, this will be a fixed cost, although, if you have an adjustable mortgage rate, your house payments may go up (or down) slightly. Rent may also change if you do not have a lease.

✓ **Monthly Living Expenses:** Calculate your average monthly expenses for groceries (less one), gas for the car, clothes, entertainment costs (such as video rentals, dining out, other purchases).

✓ **Monthly Payment To Creditors:** Total up things like car and home equity loan payments, credit card payments, or bank loans.

✓ **Savings:** Try not to get behind in putting money aside each month for your savings account. Less one family member in the house, you may find that you can actually save more. Use your family's savings as a "last resort" for covering unexpected expenses.

✓ **Once-a-Year Expenses:**

Don't forget to include things like car or homeowner's insurance bills, because they may catch you off guard near the end of the year, just when you thought you were "in the black."

Remember that you must also figure out the potential expenses of the family member on deployment. Here are some things to think about:

- Family Separation Allowance (FSA)
- Rate Changes
- Reenlistment
- Longevity Pay Increases

Before your spouse leaves for deployment, give your home a security check inside and out. This should include testing (or installing) smoke alarms, and checking door and window locks, as well as outdoor lights or motion detectors (if you have them).

If a move is expected during deployment, discuss the process for moving your household goods.

Review your homeowner's or renter's insurance policies

The Need for a Passport

Our Recommendation:

Some Family Members may already have a passport. We recommend that you ensure that it is still valid. If you do not have a passport we do recommend that you obtain one. The passport may come in handy for several reasons. The most important reason, is that should your deployed service member become injured to the extent that a military physician determines the need for Family Members to be present, and you already have a valid passport, then you will be able to travel expeditiously as needed to your service member's location.

More information is available at:

www.passportsandvisas.com

New Jersey National Guard Child & Youth Program

Amanda Balas ~ State Youth Coordinator

101 Eggerts Crossing Road

Lawrenceville, NJ 08648

Work: 609-530-6836 Cell: 609-802-5751 Fax: 609-530-6871

Email: amanda.balas@us.army.mil or amandabalas@hotmail.com

What can I do for you???

- Deployment & Reunion Information
- Resource & Referral for Child Care
- Grant & Scholarship Information
- Liaison with schools and other organizations
- Teen/Youth Group gatherings & meetings
- Newsletters are published monthly and are filled with upcoming events, useful information, reliable resources, interesting facts and games
 - Information for both children and adults
 - Can be emailed or snail mailed to you
- Month of the Military Child (April) events and activities
- Annual Battle Lab Tour and other fun, educational trips
- Annual week-long, in-residence Youth Camp at Sea Girt during summer
- Lending Library in Joint Force Headquarters, Fort Dix
- Operation Military Kids (OMK) is a collaborative effort with America's communities to support children and youth impacted by the Global War on Terrorism. It is a partnership with the 4-H, American Legion, Boys & Girls Clubs of America, US Army, Military Child Education Coalition and YMCAs to educate the community about military life as well as to help the youth of soldiers/airmen cope with deployment. Some programs include:
 - Weekend Retreats
 - Hero Pack Ceremonies
 - Mobile Technology Lab
 - Speak Out for Military Kids

USEFUL YOUTH WEBSITES:

www.guardfamily.org/Youth

www.operationmilitarykids.org

www.zerotothree.org

www.naccrra.org

www.ourmilitarykids.org





Toll Free Number: 1-888-859-0352
DSN: (312) 944-0800

State Family Programs Office

DMAVA - 101 Eggerts Crossing Road Lawrenceville, NJ 08648
PO Box 340 Trenton, NJ 08625

Office Fax: 609-530-6871

NAME	TITLE	OFFICE	CELL
CW3 Frank Albanese	State Family Programs Director frank.albanese@us.army.mil	609-530-6834	609-847-6797
Marie Durling	State Family Programs Assistant marie.durling@us.army.mil	609-530-6884	609-802-7606
MSG Robert Cuff	State Family Programs NCO robert.cuff@us.army.mil	609-530-6832	609-752-6164
Amanda Balas	State Youth Coordinator amanda.balas@us.army.mil	609-530-6836	609-802-5751
Cynthia Lischick	Director of Psychological Health cynthia.lischick@ceridian.com	609-530-6860	609-235-5959
Jill Barrett	Military Family Life Consultant jill.c.barrett@healthnet.com	609-530-6835	732-284-8220
Jeff Hoerger	Military Family Life Consultant jeffrey.p.hoerger@healthnet.com	609-694-7020	732-599-9177
Terese Acocella	Survivor Outreach Services teresa.b.acocella@us.army.mil	609-530-6864	609-851-2257
Anna Richar	NJ Military One Source – JFSAP anna.richar@militaryonesource.com	609-530-6867	484-538-1860
Nancy LaCorte	Family Readiness Assistant nancy.lacorte@us.army.mil	609-530-6882	609-915-1728
Paul Gunning	NJ Air NG Yellow Ribbon Specialist paul.gunning@njdmava.state.nj.us	609-530-6869	609-457-1703
Jack Stoffa	NJ Army NG Yellow Ribbon Specialist jack.stoffa@njdmava.state.nj.us	609-530-6846	609-338-9533
Bob Engel	NJ Army NG Yellow Ribbon Specialist robert.engel@njdmava.state.nj.us	609-530-6853	609-605-0115
Yvonne McGuire	NJ Army NG Yellow Ribbon Specialist yvonne.mcguire@njdmava.state.nj.us	609-530-6859	609-385-6569

WELCOME TO THE RAPIDS SITE AT LAWRENCEVILLE



Effective immediately this DEERS/RAPIDS ID CARD workstation located at: NJANG ROOM 136 Gate #3 151 Eggerts crossing rd Lawrenceville, NJ 08648 is "OPEN FOR BUSINESS".

HOLIDAY SCHEDULED CLOSURES:

24, 25 and 31st December 2009 (close)

1st January 2010 (close)

OFFICE HOURS
Monday – Friday
0900-1600 hrs (4:00 p.m.)



***Due to time management for processing ID cards, appointments are strongly recommended walk-ins are accepted but appointments are given priority over walk-ins.**

POC SGT Palma, Yetzabel at: 609-671-6640, - For those of you who are driving a long distance it is recommended that you call the office beforehand to check to ensure the DEERS system is up and running; that the office is open; in addition we can provide you information on any/all documents you may need before making the trip.

Proper Identification and documentation is required for services to be provided.

The following personnel are eligible for DOD ID Cards: Active duty members, retired members, and members of the Reserve components not on active duty in excess of 30 days. Retired Reserve members who have reached their 60th birthday. Family members of military sponsors on active duty for more than 30 consecutive days. Family members of Ready Reserve (Selected, Individual and Standby Reservists) Family members of Retired Reservists, who have qualified for retired pay at age 60, yet have not reached age 60. Un-remarried or unmarried former spouses previously enrolled in DEERS. Medal of Honor recipients and their eligible family members. One hundred percent disabled veterans (DAVs) and their family members. Former members having reached age 60 and in recipient of retired pay for non-regular service, and their family members. Also eligible are survivors of the following: Active duty members. Retired with pay members. Reserve members on active or inactive duty. Retired reserve members who qualify for pay at age 60 but die before reaching age 60. One hundred percent DAVs. Medal of Honor Recipients.

In order for dependents to receive an ID card the sponsor must be present, if not, the dependent must meet one of the following conditions: The dependent must bring along a DOD Form 1172 signed by the sponsor and notarized from a DEERS/RAPIDS workstation validating them as a dependent, along with a valid national ID (U.S. Passport, driver's license, NBI report, voter's card, etc.) -OR- The dependent must bring along a valid Power of Attorney notarized by a U.S. notary which gives her the power to act on the sponsor's behalf, along with a valid national ID as stated above. -OR- If the sponsor is deceased, the unmarried spouse or unmarried former spouse may act on their own behalf. It is advised that they should bring all documentation that verifies their relationship with the sponsor such as marriage certificates, birth certificates, and previous DOD ID cards." INITIAL DEERS ENROLLMENT/MIL ID CARD: DEPENDENTS WITH SSN/ITIN'S SHOULD BRING THEIR SSA CARD/ITIN DOCUMENT.

WELCOME TO THE RAPIDS SITE AT LAWRENCEVILLE



Driving Directions

FROM PHILADELPHIA AND SOUTH: Take I-95 North into New Jersey, continue on I-95 North until it becomes I-295 North, take Exit 7a (US Route 206 South, formerly Exit 69B), continue on Route 206 South, pass Rider University on right, make right at the next light (Eggert Crossing Road), Armory is on left approximately ½ mile.

FROM NORTH NEW JERSEY AND NEW YORK: get to 202/206 South (via I-78, I287 or Route 11), in Somerville continue on Route 206 South through Princeton, continue 5 miles to Rider University, make right at next light (Eggert Crossing Road), Armory is on left approximately ½ mile.

FROM NEW HOPE, PENNSYLVANIA: Cross New Hope/Lambertville bridge into New Jersey, turn right on Route 29, follow Route 29 to I-95 North, continue on I-95 North until it becomes I-295 North, take Exit 7a (US Route 206 South, formerly Exit 69B), continue on Route 206 South, pass Rider University on right, make right at next light (Eggert Crossing Road), Armory is on left approximately ½ mile.

FROM EASTERN NEW JERSEY: get to I-195 and go west, and take Exit for I-295 North, take Exit 7a (US Route 206 South, formerly Exit 69B), continue on Route 206 South, pass Rider University on right, make right at next light (Eggert Crossing Road), Armory is on left approximately ½ mile

New Jersey

Site Name	Service Phone	CAC
<u>108th ARW New Jersey ANG McGuire AFB</u>	ANG (609) 754-4466	Yes
<u>177th FW New Jersey ANG Atlantic City</u>	ANG (609) 645-6227	Yes
<u>514th AMW McGuire AFB</u>	USAFR (609) 754-5233	Yes
<u>AG HQ NEW JERSEY</u>	ARNG (609) 562-0683	Yes
<u>Ft. Dix</u>	USAR (609) 562-2177	Yes
<u>Ft. Dix 77th Sust Bde</u>	USAR (609) 562-2134	Yes
<u>Ft. Monmouth</u>	USA (732) 532-4548	Yes
<u>Ft. Sheridan 244th TA</u>	USAR (609) 562-7934	Yes
<u>MCGUIRE AFB</u>	USAF (609) 754-1541	Yes
<u>NAES LAKEHURST</u>	USN (732) 323-7085	Yes
<u>NRC Earle</u>	USNR (732) 866-7419	Yes
<u>Picatinny Arsenal</u>	USA (973) 724-3145	Yes
<u>USCG TC Cape May</u>	USCG (609) 898-6337	Yes

13 record(s) returned
Click on a Site Name for details