

Pre-deployment Guide

for Families



Marine Corps Family Team Building
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PRE-DEPLOYMENT

SECTION 1: FINANCIAL PLANNING

The Marine/Sailor and spouse should review family financial procedures and ensure all financial matters are resolved prior to departure. There should be a good understanding of the roles and responsibilities of each spouse concerning allocation of pay, payment of bills and a household budget. The Financial Specialist with your installation Marine Corps Community Services Personal Services Financial Management Program, the Navy Marine Corps Relief Society, and many credit unions and banks can provide assistance with budget planning. The Marine/Sailor should ensure the family has enough money each pay period for basic living expenses such as rent, food and utilities. Appendix A is a Family Budget Form to assist with planning a family budget.

A. PAY DISTRIBUTION

1. Direct deposit distribution. Direct Deposit to a joint account can lead to confusion and problems if both spouses are writing checks and making withdrawals on the same account. Bounced checks and letters of indebtedness can result. Most banks will set up separate accounts and distribute the direct deposit funds between the accounts as requested. Transfer of funds between accounts can easily be made if one person falls short of cash. Contact your bank or credit union for more information.

2. Allotments

"D" Allotment. The Marine/Sailor can initiate an allotment to family members to cover basic living expenses. All or part of a Marine's/Sailor's basic pay or BAH can be allotted.

"S" Allotment. Savings allotment to a joint account can allow the spouse to draw out the needed amount of money.

Should an allotment need to be changed, it can be changed through the unit G-1 (S-1 or Admin Office) or via the E/MSS (Employee/Member Self Service, website: <http://mypay.dfas.mil>, phone: 1-877-363-3677 in CONUS). The LES (Leave and Earnings Statement) can also be viewed on the mypay website with a user p.i.n. (personal identification number). It can take up to 45 days (three pay periods) for implementation of an allotment. Once the Marine is deployed there can be a 60-day lag.

A Marine/Sailor may allot part or all of his pay, with the exception of COMRATS (commuted rations) and Clothing Allowance. When individuals start an allotment, it is wise to have money set aside, particularly if allotting a large amount of total pay. The money for an allotment is taken out of both checks, the 15th and 1st of the month in that order. If there is a pressing need for the funds when an allotment is started or delayed, Navy Marine

Corps Relief Society (NMCRS) can often assist with an interest-free loan until the money arrives. A Marine or sailor can sign a pre-authorization form at NMCRS to enable his/her family members to receive assistance. If the family member is not pre-authorized, permission from the service member to assist is required. Obtaining this permission via Red Cross message can be a long process. A general Power of Attorney can also be used as authorization for assistance from NMCRS.

3. Split Pay. This option allows Marines/Sailors enrolled in the Direct Deposit Program to receive a portion of their pay at their duty locality each payday. This requested split pay amount must be a whole dollar amount less than or equal to the Marine's/Sailor's normal pay. The remainder of pay will be transmitted to the Marine's/Sailor's financial institution.

B. ADDITIONS TO AND SUBTRACTIONS FROM PAY

1. All deployed Marines/Sailors with family members are eligible for Family Separation Allowance. This allowance will be reported on day 31 of the deployment. It can take several paychecks before the money is received, but it will be dated back to include payment from the first day of deployment to the end of deployment. To find out the deployment entitlements amounts, contact the unit for disbursing information.
2. Basic Allowance for Housing (BAH) payment or stay in base housing will continue through the deployment.
3. Other possible additions to pay are Hardship Duty Pay, Imminent Danger Pay, COLA (Cost of Living Allowance), Flight Deck Duty Pay, Sea Pay, and Per diem. Specific pay issues will be dependent upon the type, length and location of the deployment.

SECTION 2: COMMUNICATIONS

A. EMERGENCY

1. Family members can contact their Marines/Sailors to inform them of family emergencies (i.e., death, illness, or injury) through:

- a. The Command via the Family Readiness Officer.
- b. Local Red Cross Chapter or Station during normal working hours or at the Chapter emergency number 451-2182/347-3581.
- c. American Red Cross Armed Forces Emergency Services toll free in the U.S. at 1-877-272-7337.

d. II MEF – Duty Officer of the installation or Officer of the Day

- | | |
|-------------------------------------------------------|---------------|
| 1. II Marine Expeditionary Force Command Duty Officer | 451-8138 |
| 2. 2D Marine Division Command Duty Officer | 451-8319 |
| 3. 2D Marine Logistics Group Command Duty Officer | 451-2826 |
| 4. Marine Corps Base Command Duty Officer | 451-2414 |
| 5. Marine Corps Air Station Command Duty Officer | 449-6311/6312 |
| After hours and weekends | 449-6305 |

e. MARSOC - Duty Officer of the installation or Officer of the Day

- | | |
|-----------------------------------------------------------------------------|--------------|
| 1. Marine Corps Forces Special Operations Command Duty Officer | 451-7913 |
| 2. Foreign Military Training Unit Command Duty Officer | 450-6521 |
| 3. 1 st Marine Special Operations Battalion Command Duty Officer | 760-725-2589 |
| 4. 2D Marine Special Operations Battalion Command Duty Officer | 450-7017 |
| 5. Marine Special Operations Support Group Command Duty Officer | 450-9582 |
| 6. Marine Special Operations School Command Duty Officer | 450-0713 |

2. A Casualty Assistance Calls Officer (CACO) notifies the next of kin in the event of serious injury, illness or death of a Marine/Sailor. A uniformed Marine/Navy representative will make notification in person. In most cases a Chaplain will accompany the CACO. This may not be possible in some cases such as in a Marine Corps Reserve unit or when next of kin do not reside near an installation. In Appendix B of this guide, there is a checklist for the spouse to complete that will indicate her/his preferences in the event of an emergency. This form is designed to be completely confidential and will only be used if needed. The form is also available from the unit Family Readiness Officer.

B. ROUTINE

The Key Volunteer Network provides official communication within the unit. Any official message will be passed via the Key Volunteer phone tree, verbatim from the Commander, or his designee, to each family. Official messages may include schedules for return dates and port calls, changes in those schedules, mishap reports, etc. All Marine Expeditionary Units (MEUs) have official web sites accessible through <http://www.usmc.mil>; some will have telephone numbers with automated update messages. Unit family readiness personnel will provide details and information about these services at the unit pre-deployment briefs.

SECTION 3: FAMILY CARE PLAN

A Family Care Plan is the responsibility of Marines/Sailors who are single parents; dual military couples; Marines/Sailors who otherwise bear sole responsibility for the care of minor children or Marines/Sailors with family members who are unable to care for themselves in the Marine's/Sailor's absence. A Family Care Plan provides guidance and procedures to the person(s) who provide care for the Marine's/Sailor's children, disabled, elderly, and/or other family member(s) in the absence of the Marine/Sailor due to military duty (training exercises, temporary duty, deployments, etc.). The plan outlines the legal, health care (medical and dental), logistical, educational, monetary, and religious arrangements for the care of the Marine's/Sailor's family member(s) or ward to include Wills, Power(s) of Attorney, Certificates of Guardianship or Escort, family contacts, Special Letters of Instruction and any other documentation reasonably necessary for the caregiver's use. The plan must be sufficiently detailed and systematic to provide for a smooth, rapid transfer of responsibilities to the caregiver upon the absence of the Marine/Sailor. Marine Corps Order 1740.13B provides guidance for Family Care Plans. The Plan must be reviewed for accuracy and validity each year and is a part of the Marine's/Sailor's service record. Family Care Plans for those Marines/Sailors who are required to have them are also included as a part of the unit family readiness program.

Point of Contact: Exceptional Family Member Coordinator, MCFTB, Building 84.
451-0176 / 9372

SECTION 4: LEGAL PLANNING

GENERAL

Services available at the Legal Assistance Office are **free**. They include, but are not limited to, general estate planning, wills, insurance review and general property matters. Advice is available on such matters as credit purchasing, state and federal taxation, state motor vehicle laws, landlord-tenant relationships, laws involving domestic issues (divorce, adoption, etc.), state residency matters, immigration laws and commercial contract laws. Check with your installation Legal Assistance Office for information specific to your area.

Military lawyers cannot represent clients in civilian court, but they can advise and assist active duty and retired service members that have personal legal problems. The Legal Assistance Officer is required to treat all such problems confidentially and may not lawfully be ordered to disclose such information by any superior authority. When a legal problem is not within the scope of the Legal Assistance Program, referral can be made to local civilian counsel.

Act immediately when a legal issue is discovered. Immediate action will often resolve small problems before they become more serious. For example, the best time to ask questions is before signing a contract rather than when the terms of the contract come into dispute. **Never sign a blank contract!!** Utilization of Legal Assistance services is both advised and encouraged when a legal problem is first identified.

1. **Powers of Attorney.** One of the most important matters to consider during pre-deployment planning is a Power of Attorney. A Legal Assistance officer should be contacted to help you prepare one. They come in two forms:

A General Power of Attorney allows the holder of that legal document the right to sell personal property, and to use the grantor's credit. A General Power of Attorney grants virtually unlimited ability to act for another person. **General Powers of Attorney often create more difficulties than they cure and are generally not advised.** It is an extremely powerful legal instrument and can be a dangerous instrument in the hands of someone inexperienced in business matters, a person of unstable temperament, or a spouse when the marriage relationship is in state of discord. A General Power of Attorney should not be executed unless the individual making it is fully aware of the risks associated with such a document. Always consider whether a Special Power of Attorney would serve the immediate purpose.

A Special Power of Attorney allows the holder of that legal document to act for the grantor only when conducting business that is delineated in the document. This power of attorney will list in writing the actions you want conducted on your behalf. A Special Power of Attorney can be very useful for such matters as moving of household goods, settling of insurance claims, and managing

financial accounts or funds not jointly held. Care should be taken in determining who will hold the power of attorney and what actions will be authorized in the document. Remember without the Power of Attorney, the spouse at home could be significantly hampered in dealing with matters that may arise during deployment.

2. **Wills.** This document is very important for every Marine/Sailor, particularly those with family members. The primary purpose of a will is to ensure that minor children are cared for and property distributed as the writer desires. Without a will, state laws decide how personal property is distributed and, if there are children involved, they can become wards of the state. The state's wishes generally do not follow those of the deceased. It is important that an individual's will reflect his/her current state of affairs so keeping it up to date is critical. Overlooking the execution of this important document could directly affect the security of your family. Your banking institution or a responsible adult should be named executor of your will. A will does not cover life insurance distribution. Insurance is a separate contract between the insured and the insurance company. Verify that your beneficiary designations on insurance policies are accurate and current.
3. **In Loco Parentis.** This phrase means standing in place of parents. If children are in the care of someone other than a parent or legal guardian, that person is considered in "*loco parentis*." Some states will appoint children as wards of the state when the parents are injured and/or unconscious unless there is an original notarized document authorizing a specific person to act as guardian. It is possible that children in the care of someone other than the legal guardians or parents will not be seen for medical emergencies without this original notarized form. A separate form must be filled out and notarized for every person caring for the child or children and there should be a form in your vehicle that can be easily accessed. For more information, DEERS dependency information is available from the MCCS web site at <http://www.usmc-mccs.org/>.
4. **Notarization.** Notary public service is available at the Legal Assistance Office, most banks and credit unions, and usually through Marine Corps Community Services. There may be a small fee for the service depending upon where it is obtained.
5. **Taxes.** Federal and State Tax returns (when required) must be filed even though the service member is deployed, unless an extension is granted. Problems in preparing and submitting tax forms or improper tax assessment may be directed to the Legal Assistance Office. Marine Corps installations will normally have a VITA (Volunteer Income Tax Assistance) office to assist with preparing a return. The Internal Revenue Service (IRS) refund check will generally require the signatures of both parties in a jointly filed form. Electronic filing will require payment via direct deposit to joint account. A special power of attorney is recommended to facilitate filing and access to refunds. The required filing time period for Federal Income Tax is between January 1 and April 15 of the year following the taxable year. If you are outside

the continental United States (CONUS) on April 15th you have until June 15th to file provided you are on official orders, not on leave. You can extend the June 15th filing date up to two more months after your return to CONUS if you file an IRS Form 4868 prior to June 15th. Detailed information may be obtained from the IRS toll free from the hours of 08:15 to 16:15 at 1-800-829-1040.

CONSOLIDATED LEGAL ASSISTANCE OFFICE

Bldg 66, Holcomb Blvd.
(910) 451-1903

BASE TAX CENTER

Bldg 50, Lucy Brewer Rd.
(910) 451-3030

RECORD OF PERSONAL AFFAIRS

A checklist is provided in Appendix B to facilitate the gathering of all personal information that will be helpful during the deployment. Keep this information in one location with your important papers (Wills, powers of attorney, insurance policies, etc.).

SECTION 5: EMOTIONAL PLANNING

1. COMMUNICATION IS THE KEY

Often, family members don't talk about deployment because the possibility of separation makes them feel uncomfortable. Honest discussion is usually the best way to deal with anxiety and minimize potential problems. Agree how often you will write and what type of information will be shared. Discuss alternate ways to communicate such as email, video and cassette tapes, letters and phone calls. It is a good idea to plan in advance for length and frequency of phone calls. Establishing a few ground rules and making a list of the "need to know" items before a call will help to keep phone bills under control. Plan ways to keep the connection with relatives and decide who will write/send gifts to parents and other family members for special occasions.

2. EXPECT TO GO THROUGH A SERIES OF FEELINGS

Couples preparing for deployment and separation go through many emotions. At first, they may feel excited. Later, they may start to withdraw from each other in an attempt to deal with powerful feelings. After separation and reunion, they may be disappointed that things did not go as they had hoped. **Intense feelings are normal.** Recognize your feelings and expectations and talk to your partner about them. Have special photos taken of you and your family together and of your spouse or loved one alone. Give your special someone a keepsake for the deployment that will act as an emotional tie to keep you connected when you feel lonely. Be romantic before the deployment and create special moments to cherish. Recognize that many couples argue right before a deployment. Talking about your feelings ahead of time can help to minimize this. Information in this section regarding the emotional cycle of deployment should help you sort through some of your emotions. Don't worry if you are angry or depressed the first few days after separation. Do what you have to do, but go easy on yourself. Soon, you'll begin to see that you can handle separation.

3. PLAN AHEAD

Try to anticipate what will happen after deployment and separation. Plan how to handle practical problems. For example, decide what to do if the furnace or car breaks down. Discuss how you want to share bad news. Try to write about solutions and plans, not focusing on the problems. For the spouse at home, once you find a comfortable routine, stay with it. Many people find that routine and ritual can be comforting. Identify your support systems: Key Volunteer Network, family, friends, Navy Marine Corps Relief Society, place of worship. Discuss and plan how you will spend the day of departure as well as starting homecoming plans that can be discussed and refined throughout the separation. Indicate special events, birthdays, and school activities on a calendar and duplicate so that each spouse has a copy. Utilize these calendars

as a homecoming countdown. For special occasions, cards can be purchased and flowers and gifts can be ordered in advance for family members at home. Discuss special items the deploying spouse wants and needs and develop a list of suggestions for care packages. Be prepared for a shock - no matter how well you prepare for separation, no matter how much you talk it through, when the day finally arrives, you will still feel surprised that it really happened.

4. MYTHS OF DEPLOYMENT

- a) Myth #1: Many people assume that one “gets used to” separation, and therefore, each deployment and separation is less difficult and hurtful. Research proves this false, as does personal experience. The first deployment requires the greatest adaptation because everything is new. The next several deployments are somewhat easier because of lessons learned. However, if the deployment cycle is frequent and continuous, families find that the effect is cumulative and the strain is great. Knowing that there are others with the same feelings and experiences during this time may make you feel less alone. Reach out to others and make sure you have good social support.
- b) Myth #2: After the service member returns home, you can pick up right where you left off before the deployment. This just isn't so, particularly after the first separation. Each partner has been changed by the experience and the physical, mental, financial and emotional challenges they have faced. A wife and husband are different after separation and must learn to be flexible as they adapt to each other's and the children's growth.
- c) Myth #3: All of the illnesses suffered during deployment are a figment of your imagination or due to your spouse's absence. Many spouses feel there is a tendency by doctors to attribute very real pain or illness to the absence of the deployed partner. Their suffering may be inaccurately diagnosed as childish attention-getting behavior. Stress can bring on medical problems and it is important to have those addressed.

EMOTIONAL CYCLE OF DEPLOYMENT

The Emotional Cycle of Deployment (ECOD) describes changes in spouses' behavior and emotions during deployments of three months or more. Although it was initially developed for Navy wives, the model has been useful in working with husbands and children as well. The ECOD presents a general picture and appears to be true for spouses most of the time, but each person is unique and the exceptions are varied.

Long before the Marine/Sailor walks out the door, the process of getting ready for deployment starts. For a period of time, the spouse tends to ignore the upcoming deployment, fantasizing that something will happen to prevent it. At some point, an event will trigger recognition of the reality of departure and then the Emotional Cycle begins.

STAGES ONE THROUGH SEVEN

- A. Stage one – Anticipation of Departure (1–6 weeks before departure).
Before the deployment it is not uncommon for spouses to protest, to feel tense, to be frustrated and to avoid the reality of the Marine's/Sailor's departure. Spouses may unexpectedly find themselves crying at what may seem to be little things. There is also tension as couples cram a multitude of activities in a reduced time frame. There are things to fix, things to do, and people to see. It can be a hectic and frustrating time.
- B. Stage Two - Detachment and Withdrawal (Last week before departure).
Detachment may begin before the actual departure. There may be anger and emotional break-offs as people prepare for separation. It can be a time of mixed feelings, as one attempts to protect oneself from hurt by distancing, yet wants to make the most of the available time. At the beginning of this stage the spouse may experience the grief of loss. Detachment will also be a part of the whole separation time. It is the state of routine, day to day, living.
- C. Stage Three - Emotional Disorganization (1-6 weeks into deployment).
Emotional disorganization can occur initially when the spouse attempts to make new routines and carry out their duties. Many spouses are depressed and withdraw from friends and neighbors, especially if the neighbors' spouses are home. They often feel overwhelmed as they face total responsibility for family affairs. The disorganization soon passes, however, as the spouse recovers.

Important notes to remember during both stage two and three is take care of your and your children's health. Shop and cook for healthy nutrition. Get plenty of rest and exercise. In addition, avoid trying to do everything all by yourself. Contact family, friends, neighbors, and spouses of other deployed Marines/Sailors whenever you need practical or emotional support. There are many other spouses in your unit family that are dealing with the same emotions and increased responsibilities that you are feeling. Often it helps just to talk to someone in the "same boat."

D. Stage Four – Recovery and stabilization (variable, between weeks 3 & 5).

Recovery and stabilization occurs as the spouse gets set into a routine and realizes they are doing fine. It is a time of increased confidence. A subconscious move from “we” to “me” has taken place at least to some degree. The spouse often refers to “my house,” “my car,” and “my kids.” Most spouses have a new sense of independence and freedom and take pride in their ability to cope.

E. Stage Five – Anticipation of return (6 weeks before return).

This is the “Oh boy! They’re almost home,” stage. With it comes excitement and anxiety. Some spouses become frenzied, as they rush around trying to make everything perfect for their Marine’s/Sailor's return. Many spouses start diets and pick up the pace of doing what ever it is they feel must be done before the Marine/Sailor returns.

Important notes to remember for stage five is don't expect things to be perfect after the reunion. Consider setting aside quiet time during the first few days. Avoid planning a busy schedule of events. Even though reunion is exciting, it can be stressful, too. Changes may have occurred and you both will need time to adjust. He gained weight, she changed her hair, and the kids probably have grown. Another area to think about is the budget. There will be increased food costs and greater transportation costs.

F. Stage Six – Return adjustment and renegotiation (6 weeks after return).

Upon return to home the phase of adjustment and renegotiation of the relationship begins. The set of assumptions and expectations need to be reset, and reevaluated (fine tuned), to account for the changes that have occurred in the past 6 months or year. It may be a time of tension and fighting. This is, however, normal and to be expected. Communication is the key. Especially during stage six. Remember, open, honest communication can solve many problems or conflicts.

G. Stage Seven – Reintegration and stabilization (6-12 weeks after return).

The last stage is when reintegration of the family is complete and things have stabilized. The move from “me” (my house, my car, my kids) to “us” (our house, our car, our kids) is complete. The returning spouse is a part of the family again, and “normal” life resumes.

SECTION 6: CHILDREN AND DEPLOYMENT

CHILDREN NEED HELP DEALING WITH DEPLOYMENT

A deployment can be emotionally challenging for those left behind, especially children. Although children's reactions will vary with their personalities, ages and coping skills, changes of the magnitude of a deployment will almost always be puzzling to children. Parents wonder how the separation will affect their children specifically and what roles they will play as parents to assist their children through this time. (Will we lose touch with one another? Will the children remember the deployed parent? How will I, the stay home parent, handle the added responsibility? How can I still be a good parent while I'm gone?) On the positive side, independence and self-confidence grow for all; the parent/child relationship at home is strengthened; and, the deployed parent can share their adventure with the family via cards, letters and other avenues of communication.

Before deployment:

- a. Make sure children know they are loved unconditionally. Often young children see themselves as the cause of separation. They may feel their parent is going away because they have been bad, or because their parent doesn't love them anymore. Make sure children know this isn't the case. Spend time with each child individually before leaving.
- b. Be truthful – children can sense when they are being lied to. Often, what they imagine is much worse than reality, and they may worry unnecessarily. It helps to talk openly and honestly about the deployment and separation. Knowing about the deployment in advance helps in adjusting to the idea.
- c. Let children know it's OK to talk about feelings, even negative ones, by sharing your own. Very young children may become confused and fearful that the non-deploying parent will desert them as well. Encourage conversation by making open-ended statements ("You must be feeling really scared and sad right now..."). This will help them open up to you.
- d. Tell children when you are leaving and how long you will be gone. Show them a date when you will be returning on the calendar they will be using while you are gone. Encourage them to ask questions.
- e. If possible, give the children a tour of the ship (or other vehicle you will deploy with) and show them where you will eat, sleep and work. Leave a comfort item with each child such as a t-shirt, ball cap or pillowcase.
- f. Ensure that each child is left with a picture of the deploying parent and him/herself.
- g. Visit your child's school before deployment and talk to the teacher(s). Stay involved by leaving stamped, addressed envelopes and a request for periodic communication regarding your child's progress as well as PTA/PEA and school newsletters.

During deployment:

- a. 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 separation. Don't forget to schedule some of the same activities the family

- enjoyed when Dad/Mom was home. Children may be uncomfortable feeling that everything is “on hold” until the deployed parent returns.
- b. The parent remaining should discipline consistently. Don’t let separation mean a free rein. Do not threaten your child with “wait until your father/mother gets home!” It’s hard to look forward to the return of someone expected to punish you.
 - c. Let children know they are making a valuable contribution by asking which chores they would like to do. Assign specific chores to be completed at a specific time of day.
 - d. 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. A suggested activity: Make a chain of paper links, one for each day of the deployment. Each day, remove one link from the chain. This allows children to see the time (chain) actually growing shorter by the day.
 - e. Encourage each child to send his/her own letters, pictures, schoolwork, etc. The deployed parent should communicate with the children individually with stationery, stickers and colorful postcards that are age appropriate. Cassette tapes can be used to send children messages or read them a story. As the deployed parent, don’t forget to acknowledge birthdays and other special occasions with cards, letters or small gifts.
 - f. Talk about the deployed parent in daily conversation and think of ways to keep the connection with him/her. Let children know it’s okay to be sad, teach them how to recover and move on.
 - g. Post a large world map and help the children track where Dad/Mom’s travels take them. The children can also do special jobs such as tracking a favorite sports team or television show and reporting in their letters.

Return and Reunion

- a. Parents returning to children need to remember it’s hard for children to get used to having you back home. Your children’s reactions at homecoming may not be what you expected or hoped for. Very young children may not remember you and even older children need time to get reacquainted with you.
- b. Be patient – let your children know how much you love them. Spend time with them doing activities they like. It’s a good idea to spend time individually with each child.
- c. The parent who has been with the child during the deployment needs to be prepared to reinforce the adjustment period. It’s important for the returning parent to have time alone with the children to facilitate the adjustment.
- d. The returning parent should remember not to disturb a family set-up that has been working well without him/her. Give the whole family time to readjust to having you home.
- e. If there is a new baby at home that has arrived since the beginning of the deployment, the returning parent should introduce himself slowly into the “new baby” routine.

CHILDREN AND SEPARATION

Separation from a parent is stressful for a child and there will be reactions from them to that stress. Those reactions will differ among children. The following are some examples of what you might expect:

Infants (Birth – 12 Months)

- Changes in eating and sleeping patterns
- May want to be held more
- May seem fussier than usual

Toddlers (Ages 1-3 Years)

- Show regression in walking or potty training
- Cry for no apparent reason
- Whine and cling to you

Pre-Schoolers/Kindergarten Age

- Clinging to people or favorite toy/blanket
- Unexplained crying or tearfulness
- Increased acts of anger or frustration
- Sleep difficulties, nightmares, frequent waking
- Worry about the safety of everyone
- Eating difficulties
- Fear of new people or situations

School Age:

- Change in school performance
- Increase in complaints of headaches, stomachaches or other illnesses when nothing seems physically wrong
- More irritable or crabby
- Fascinated with the military and news about it
- Worry about family and finances

Adolescents:

- Any of the above signs
- Acting out behaviors such as getting into trouble at school, at home or with the law
- Low self-esteem and self-criticism
- Misdirected anger
- Loss of interest in usual hobbies or activities

Children who have a good relationship with parents usually cope well with separation. They have an understanding of the parent's job and why deployment is an important part of it. There is an available adult who is willing to listen to them and talk honestly about their concerns. These children have a strong sense of self-confidence and self-worth.

Frequent and dependable communication between the deployed parent and the family plays a role in a child's security and ability to cope with separation. All

children are different and adjust differently to deployment. It is important that parents normalize these reactions to separation and stress. If the stress related behavior endures longer than a month, further investigation may be necessary. Suggested avenues are talking to other parents, talking to teachers or the school counselor, attending a parenting class or seeking professional counseling. Your local MCCS and chaplain can provide further information and referrals if needed.

DURING DEPLOYMENT

SECTION 1: COMMUNICATION TIPS

Communication during deployment takes many different forms. The greatest morale builder during a deployment is communication from home. Send letters and cassette tapes, make cards, send "care" packages, and send email messages.

As you communicate from home, it is crucial that you remember the importance of **operational security**. Operational security consists of measures taken to ensure that sensitive information is not compromised. Ensuring the security of the unit and unit families depends on many factors such as deployment areas and times, port call dates and special shore deployments. Location of spouses and families during the deployment, any special pre-deployment training and the planned return date are also information items that are sensitive. Avoid discussing operational information in public places, over the telephone or with members of the media.

A. LETTERS

A great method of communication during deployment is letters. Long distance telephone calls can get very expensive, very quickly and letters can be re-read during lonely moments or times when phone and email are not available. Remember that mail will take a week or more to reach your spouse and military operational schedules may delay mail even further. If you have been receiving mail regularly and the mail suddenly ceases for a week or longer, there is usually no cause for alarm. The delay is probably due to some circumstance such as extended operations or bad weather. Here are some communications Rules of Thumb:

1. Be informative and cheerful.
2. Use sarcasm and humor with great care. Remember that in writing, no one can hear the tone of your voice or see the expression on your face.
3. **Rumors should be avoided**, especially if they deal with classified subjects such as unit movements or deployments. Remember the importance of operational security.
4. Do not brag to other spouses about the number of letters you write or the number you receive. Score keeping usually results in hurt feelings.
5. Gossip about other members of the unit, or their families, can cause unnecessary trouble and may not be true. **Avoid gossip!**
6. You should also remember to be very clear. Do not assume that one spouse knows what the other is talking about. **An earlier letter explaining details may not have been received.**

7. Try numbering your letters on the envelope so that if more than one letter is received, your Marine/Sailor will know which one was written first.
8. Write often and write about anything, even the weather. Sometimes the best letters are simply about the events in your day. Sending an audio or videotape of the family sitting around a dinner table, disagreements included, can make the Marine/Sailor feel at home. Send an occasional "care package". Make sure any food items are not perishable. Some things that can be sent are photos of each other and children, movie or voice tape recordings or small keepsakes.
9. For couples with young children: Let the kids record cassettes for their deployed parent. Have the deployed parent record a cassette telling the kids their favorite stories or just "visiting" with the kids and send postcards or letters to the child/children with brief easy to read sentences.
10. For couples with older children: Let them make their own cassettes and send their own letters. Have the deployed parent answer each letter individually addressed to each child and keep that parent informed of family events such as ball game schedules, class plays, etc.
11. There is often a time lag between letters of at least a week, sometimes longer. **Situations often change before a letter is received. It is strongly suggested that you should not make a major decision or argue by mail.**
12. If you have to give bad news in a letter, be clear and to the point, and explain all the details including dates.
13. Avoid troubling your spouse with problems that he/she cannot solve. Seek assistance with some of the many agencies and people in the local area. (Key Volunteer Network [KVN], Marine Corps Community Services Center (MCCS), Chaplain, Navy Marine Corps Relief Society (NMCRS) and friends.
14. If you are angry with your spouse or things are going all wrong, try recording everything you're feeling on paper or in a journal. Sometimes after you have vented the frustration, you will feel better and can better handle the situation. **Do not send these to your spouse.** Remember, there are no "kiss and make-ups" when they are away and written words are far more permanent than spoken ones. Sometimes it helps just to talk to a friend or a Chaplain.
15. Your mail will not be censored; however, when composing your letters, remember that indiscrete conversation and personal letters have the potential to constitute a great menace to national security. This applies especially to persons discussing official matters or unit movements and plans with their friends and relatives.

16. For both spouses, deployed and at home, when communicating with parents, friends and extended family, it is important to think of the effect of disturbing news on your loved ones. Many families are not accustomed to dealing with the military lifestyle and something that seems trivial to you may be extremely disconcerting to your spouse's parents.

B. OTHER MAIL

1. Use of the correct mailing address is important. Remember, if your letters are not addressed correctly, they will probably be delayed in reaching your Marine/Sailor, if they arrive at all. Your Marine's/Sailor's unit can provide the proper address to use for this deployment. NOTE: Adding additional address information can delay your correspondence.
2. Put the address on a piece of paper inside the top of the box or envelope in addition to addressing the outside. This allows the post office a way to deliver your mail if outside information is unreadable.
3. If you are sending VCR, music or movie tapes put the message, "magnetic recording enclosed."
4. Remember that an airmail letter can take up to 10 days to reach its destination and parcel post can take as long as six weeks. Do not send perishables through the mail. When mailing money, **do not send cash**. Use check or money order only.
5. Packages can be sent via airmail (Priority) or parcel post. Airmail is generally more expensive than parcel post; however Priority flat rate boxes and care package materials can be ordered free of charge by calling **1-800-610-8734**. Be sure to mention that this is for military care packages. To be shipped through the postal service, the parcel must not weigh more than 70 pounds and not be greater than 108 inches in size. This 108-inch size limitation is determined by adding four times the width to the length of the package. Articles that bear marks or names of copyrighted trademarks cannot be mailed unless those marks or names have been removed or covered. Be sure to check with your local post office or the Postal Service website for current information. Generally, for overseas shipment, including APO and FPO addresses, a customs form must be completed and attached to the package. For current information, consult the U. S. Postal Service website at <http://www.usps.com>.
6. Service members like to get goodies from home. Some suggestions for things to include in Care Packages: cookies, cereal, magazines and books, audio and video tapes, candy bars, stamps, hometown newspapers, puzzles playing cards and grooming items. Remember that it can take up to a month for packages to reach a given destination. Wrap food securely so it will be edible on arrival. Chocolate may melt before it gets there; protect the other items in the box if you choose to include it and realize it probably will not arrive in its original form. If you are not mailing consumables and food items, try to keep selected items small. Storage space is almost always extremely limited.

7. Parcels and articles mailed from outside the continental U.S. (CONUS) are subject to examination by U.S. Customs' officials, with the recipient liable for duties assessed. Please be aware of Customs' regulations to and from the area of deployment. A maximum of \$100 a day per address may be mailed "duty free". Parcels mailed with copies of "official orders" attached or enclosed reflecting assignments overseas in excess of 120 days are exempt from Customs' fees when the military member is returning to the states. If orders are enclosed, the parcel must be endorsed by the accepting post office with "Free Entry Movement Orders attached/enclosed" as claimed under Public Law 89-436. Be aware of any trademark violations, as Customs' officials will confiscate counterfeit name brand items and illegally copied software, music and video. U. S. Customs website provides more information at <http://www.customs.gov>.
8. First Class mail can be forwarded by crossing out your home address, writing the forwarding address on the face of the letter and dropping it in the mailbox.

C. E-MAIL

1. Using e-mail can be an efficient way to communicate with your Marine/Sailor overseas. Again, number the e-mail because dates aren't always effective due to time differences and how often your Marine/Sailor is able check his/her email. If you don't have a computer with Internet or email at home, you can access one at the installation or community library, cyber cafés, and shopping malls. If you have a USO (United Services Organization) close to where you live, they normally provide free Internet services to military families in addition to many other activities. Free email accounts are readily available to users via certain web sites such as Hotmail, Yahoo and Netscape.
2. Remember operational security and never discuss operational details such as ship's position, command mission, or scheduling such as specific port call dates.
3. Read the contents before you send it. As you are reading ask yourself some questions:
 - a. Is this negative and depressing?
 - b. Does it contain personal matters that should not be read by others?
 - c. Will my spouse or I be embarrassed if others read this?If your answers are "yes" you may want to reconsider sending it. Rarely will your spouse have an exclusive computer terminal for personal use. Computers are often shared by several unit members or by an entire shop.
4. It is best to send small, mostly text e-mail messages. Messages with a lot of graphics or attachments may be undeliverable because of download times and military network restrictions. The email networks in remote areas and on ships are not always operational so have patience when waiting for a reply.

D. MOTOMAIL

MotoMail is a Marine Corps unique system that prints electronically sent letters (from family and friends) in about twenty-four (24) hours to units in Afghanistan and Iraq. This service is free to all users and provides bank level security without any misdirected mail. Letters are stored on a server then distributed to the correct nine (9)-digit zip code, printed, sealed and made available for delivery through unit mail call. Motomail can be accessed via the web address www.motomail.us. Due to the overwhelming success of the Motomail program some restrictions may be imposed in the future, such as limiting the number of letters per day or the length of a letter to one page.

E. CALLING CARDS

1. A variety of telephone cards are available through many different sources. Most phone companies issue cards and bill for charges monthly. Be sure to research hours, rates, and service charges that will accrue when this card is used. Also, check the calling area covered by the rates. The rates quoted may not be applicable from areas other than your home phone or local calling area.
2. Prepaid phone cards are based on the number of minutes. It is a good idea to research the rules of the card before purchasing. There are many different brands and denominations of cards and the expense may vary greatly. Be sure to educate yourself about the rules of phone cards purchased at retail outlets before you buy.

F. MARS CALLS

1. Occasionally your Marine/Sailor aboard ship or in port may be able to place a MARS call home. These calls are made via amateur radio to a receiving station in the U.S. and then via commercial phone to your home. You are only charged the collect rate from the receiving station (usually in California), but the call must be limited to 3 minutes. One thing to remember about these calls is that the radio portion of this MARS link is one-way only. This means that only one person may speak. You will get instructions about how to properly use the MARS call from whoever is assisting at the receiving station.
2. MARS can also be used if only one spouse has e-mail. The message in e-mail form is delivered to a local station. Then they relay the message to the other spouse. The addressee's Full Name, Rank, Division, Squadron, or Ship, and E-mail Address for return message will be required. The message needs to be less than 50 words.

G. LONG DISTANCE RATES

Basic rates and hours for your local phone company will vary greatly. It is a good idea to research the different plans before deciding on one. Remember, when comparing, take into consideration any monthly plan fees as well as per minute rates. Compare rates for the original place of call as well as the destination. Long distance calls overseas can be very expensive. When you use the phone, use it cautiously and budget for the anticipated charges in advance. Prepaid phone cards can help.

SECTION 2: MEDICAL AND DENTAL

TRICARE services and procedures differ based on the region in which you are stationed. Correct enrollment in DEERS (Defense Enrollment Eligibility Reporting System) is essential for all family members. Failure to enroll in the DEERS system will result in a family member being denied use of support services, including medical facilities. Enrollment is automatic when a family member applies for a new or replacement ID card. When children reach 10 years of age, they require their own ID card. Tricare Prime automatically covers newborn children for 120 days. During this initial coverage period, the child must be enrolled through the installation ID Card Center or the child will no longer be covered. In addition, if children are to be born while your Marine/Sailor is deployed, **you must have** either a general or special power of attorney to enroll the child in DEERS.

Important Phone Numbers

Customer Relations	1(910) 450-4154/4155
TRICARE Service Center	1-877-TRICARE
Appointment Line	450-3230
Care Authorization	1-877-TRICARE
National Mail Order Pharmacy	1-800-903-4680
Primary Care Manager (Fill in)	
Pharmacy Refill	1(910) 450-4183
United Concordia (Active Duty)	1-800-866-8499
DEERS	1-800-538-9552
TRICARE Senior Pharmacy Programs	1-877-363-6337

Health Net Federal Services INC.
C/o PGBA, LLC/TRICARE Claims
PO Box 870140
Surfside Beach, SC 29587-9740

Phone number 1-877-TRICARE
Internet Claims Assistance:
www.myTRICARE.com

DENTAL BENEFITS

The TRICARE Dental Program (TDP) is a voluntary dental plan available to family members of all active duty and Active Guard/Reserve personal. This program offers comprehensive benefits with low premiums. It is available worldwide. There are two levels of Enrollment. Single coverage is for sponsors with only one eligible family member and Family coverage is for sponsors with more than one eligible family member.

Enrollment Forms can be obtained by:

1. Calling United Concordia at 1-888-622-2256.
2. Visiting the United Concordia website at www.ucci.com.
3. Visiting your Tricare Service Center.
4. Visiting the local dental treatment facility.

Enrollment Process

1. All **new enrollees** must submit a payment equal to one month's premium with the enrollment form.
2. United Concordia will verify enrollment in DEERS upon receipt of the form to confirm eligibility.
3. Member should contact United Concordia at 1-800-866-8499 inside CONUS, 1-888-418-0466 outside CONUS, to verify that payment and enrollment form were received, verified, and activated in the system before going for treatment.

Choosing a Dentist

1. Choosing a United Concordia Participating Dentist will allow you to pay only your cost share at the time of service. It will also save you money because these dentists have agreed to the United Concordia allowances for covered services.
2. Choosing any licensed/authorized dentist is acceptable. Be aware that the dentist may require full payment at time of service. They may also charge more than the United Concordia allowed fees. You must pay the difference.

Dollar Figures

1. Monthly Premiums: You pay 40% of the monthly fee. Your parent branch of service (the government) pays 60% of the monthly fee.
2. Maximums: Annual Maximum is \$1,200 per member per contract year (Feb. 1st-Jan. 31st) for all services excluding orthodontics. Cost for some services such as cleanings, fluoride treatments and some exams and x-rays are not applied to this annual maximum. Lifetime Orthodontic Maximum is \$1,500 per member, subject to age limitations. Diagnostic services provided for orthodontic purposes are not applied towards the \$1,500 lifetime orthodontic maximum.

Predeterminations are free and are recommended for more complex, expensive procedures such as crowns, bridges, or orthodontics. By having your dentist complete a predetermination request, you can verify coverage for a specific procedure. The predetermination will also estimate the amount the plan will pay and therefore give you a picture of how much you would pay.

VITAL STATISTICS RECORD

The Vital Statistics Record, Appendix C, can assist you with gathering all of the medical information that may be needed in an emergency.

SECTION 3: KEY FAMILY ORGANIZATIONS

CHAPLAIN

The chaplain provides a friendly face, a listening ear and can be a source of support and reassurance while your spouse is deployed. The following services are provided through the Chaplain Corps:

A. Spiritual Ministry

Eucharistic Holy Communion - Usually held at the main installation chapel, but also administered in chaplain's office or in extreme cases, anywhere.

Baptism - Included in Divine worship or may be held privately in hospital, home or Chapel. Infant anointing and adult immersions are both available forms of this sacrament.

Confessions - Protestant or Roman Catholic confession available.

Divine Worship Services - will be offered based on your installation schedule.

Bible Studies - Conducted on private on-demand basis. However, this resource is open to any group desiring it. The chaplain is a leader/facilitator of in-depth scripture study.

Pastoral Counseling - Privately and in groups as the need arises.

Confirmation of wedding vows - As indicated and requested by individuals.

Funeral/Last Rites - As indicated and requested by individuals.

B. Secular Ministry

Counseling - Appointments can be made by calling the chaplain's office.

Special Ministry - In every life joy and sorrow simply happen. Your chaplain would like to share with you in the former events and support you personally in the latter.

Base Chaplains Office	451-3210
Camp Geiger Chapel	449-0699
Camp Johnson Chapel	450-0991
Courthouse Bay	450-7544
French Creek Chapel	450-6186
Headquarters & Support Battalion	451-2630
Catholic Chapel	451-5775
Protestant Chapel	451-5646
Midway Park Chapel	451-3181
Tarawa Terrace Chapel	450-1612

NAVY-MARINE CORPS RELIEF SOCIETY

A. The Navy-Marine Corps Relief Society (NMCRS) is a nonprofit charitable organization. The local office provides financial, educational and other services for active duty, retired military personnel and their family members. "Taking care of its own" is the Society's motto. The Society relies heavily on volunteer assistance rendered by family members of military personnel. Financial assistance may take the form of a loan without interest, an outright grant, or a combination of the two, depending upon the circumstances and the repayment ability.

B. Navy-Marine Corps Relief Society can:

1. Help make a practical budget to avoid financial problems.
2. Assist with short term basic living expenses (rent, food, utilities).
3. Provide financial aid for cost-share emergency or unexpected medical or dental needs. Supply payment of the patient's share of medical expenses covered by TRICARE, United Concordia and Medicare programs.
4. Provide financial aid if an allotment check fails to arrive on time.
5. Provide financial aid in the event emergency travel is necessary.
6. Help with funeral expenses (according to need) in the event of a death in the immediate family.
7. Provide layettes and assistance with baby needs as well as budgeting assistance to handle new arrivals. A Navy-Marine Corps Relief visiting nurse is available to assist mothers with new babies or other medical problems.
8. Provides education assistance through a Student Loan Program.
9. Assist with the cost of essential vehicle repair.
10. Assist with financial needs in the case of a disaster.
11. Operate the Thrift Shop on some installations. Thrift Shops have useable uniforms, household items, and clothing for sale at reasonable prices. The profits go directly back to help Marines/Sailors in need.

C. In order to insure uniformity of treatment and fairness to all personnel, the society is not able to provide funds in situations such as the following:

1. Assisting service members to live beyond their means (normal income).
2. Financing business ventures or purchasing a home/car, or similar permanent investments.
3. Financing vacations, annual leave, or liberty.
4. Consolidation Loans.
5. Paying income or other taxes or interest on loans.
6. Purchase of nonessentials.
7. Payment of fines or legal expenses.
8. Providing funds for marriage, divorce or adoption.

- D. **NMCRS cannot lend money to a spouse without permission from his/her Marine/Sailor.** If the spouse has a General Power of Attorney, Special Power of Attorney that authorizes NMCRS to assist, or a Pre-Authorization Form, available at the NMCRS office, funds can be advanced for the family's need or emergency without the Marine/Sailor having to be contacted. By signing a Pre-Authorization prior to departure a Marine/Sailor is taking an important step in protecting his/her family members from financial crises that may arise during the deployment. Assistance will be given based on the need of the family and according to NMCRS policy and procedures.

Navy Marine Corps Relief Society
Building 14, McHugh Blvd.
451-5584

AMERICAN RED CROSS

- A. **The Red Cross is a 24-hour a day agency. 1-877-272-7337 in the U.S.**
- B. The Red Cross offers communication assistance when the Marine/Sailor and his family are unable to communicate directly or when a family cannot obtain information. Military families often turn to Red Cross when there is a sudden illness, death or birth in the family. If you are away from your hometown, the Red Cross can help you find out about these and other emergencies in your family. If you are the patient, Red Cross workers in military hospitals will write letters for you or help you arrange care for children. If an emergency arises and you must contact your spouse overseas, the Red Cross cooperates with service officials to get the message delivered.
- C. American Red Cross provides emergency financial assistance in the event of disaster. Appropriate referrals between Navy Marine Corps Relief and Red Cross are made when necessary to give complete consideration of needs. The Red Cross can provide NMCRS financial assistance when there is not an available NMCRS office (after hours or not near an installation). Local chapter contact information can be obtained from the ARC web site (<http://www.redcross.org>).

American Red Cross
Building 1108 Birch Street
451-2173

- D. **Emergency Leave:** If a Marine/Sailor must take emergency leave, the Officer in Charge (OIC) may ask the Red Cross for an emergency leave report to verify the situation. The information furnished by the doctor, lawyer, or other professionals involved is then furnished to the Officer in Charge to assist him in making the leave decision. This information is usually known as a Red Cross Message. However, the Red Cross cannot approve, disapprove, or recommend emergency leave. A Marine/Sailor may also request this report before deciding whether the situation is serious enough to take leave.

MARINE CORPS COMMUNITY SERVICES (MCCS)

A. Marine Corps Family Team Building (MCFTB): MCFTB is a component of MCCS at Marine Corps installations. The goal of MCFTB is building competent, confident military families one at a time. The programs that are a part of MCFTB are listed below and more information about them can be obtained by contacting your local MCFTB office.

1. **Lifestyle Insights, Networking, Knowledge and Skills:** L.I.N.K.S. is a 9.5-hour spouse-to-spouse orientation class primarily intended for spouses new to the Marine Corps lifestyle. It is designed to offer Marine Corps lifestyle insights by providing an opportunity for networking with other spouses who have traveled the “red and gold” road. The knowledge gained is a great way to equip yourself with skills that can make a positive difference in your journey. All spouses are invited to attend no matter their experience level. L.I.N.K.S. is available to spouses of USMC civilian employees as well as other service member spouses serving with Marines/Sailors. For more information, call 451-1299.
2. **Key Volunteer Network:** The Commander’s program, KVN serves as a communication link between the unit and it’s families, assists in developing and maintaining a sense of community within the Marine Corps unit, and is a reliable source of information and referral. Each unit has its own KVN and training for Key Volunteers is provided at the installation level by Marine Corps Community Services. The unit Family Readiness Officer (FRO) and KV Coordinator are the points of contact for your unit or you can contact the installation MCFTB office for more information. Some examples of KVN responsibilities are to welcome new arrivals, pass official information from the CO to families, and provide information and referrals when needed. The volunteers in the network are trained in communication skills and proper referral techniques and are supportive of the USMC and its core values – Honor, Courage and Commitment. Successful volunteers are also caring, compassionate good listeners, mature and willing to adhere to strict rules of confidentiality. For more information, call 451-7550.
3. **Spouses’ Leadership Seminar:** SLS is a ten-hour training offered annually at each Marine Corps installation. SLS enables spouses to develop basic leadership skills and enhance existing skills. Attendees are military spouses who have demonstrated consistent commitment to and involvement in family readiness and community building programs. The seminar provides

the spouses with the knowledge and skills to enhance their effectiveness in leadership positions. For more information, call 451-7550.

4. Marriage Enrichment Workshop using the PREP approach: PREP is designed to enhance marriages and engagements by reducing the potential for personal problems. It is a research-based approach to teaching couples constructive problem-solving skills and strategies for building commitment and teamwork within their relationship. For more information, call 451-0176.
5. Chaplains Religious Enrichment Development Operation: CREDO is a program of spiritual growth retreats presented by the Chaplains to awaken Marines/Sailors and their family members to the inherent personal and social strength available by living healthy spiritual lives. A variety of retreats are available in CREDO in both secular and non-secular formats. For more information, call 450-1668/1671.
6. Before "I Do" (Marriage Foundation Workshop): This two-day workshop covers the basic foundation for a healthy marriage and fulfills partial pre-cana requirement for Catholics. For more information, call 451-0176
7. New Parent Support Program: (NPSP) is a program that helps parent learn to cope with stress, isolation, pre and post deployment and everyday demands of parenthood. For more information, call 450-1540 / 1541.
8. Exceptional Family Member Program: (EFMP) this program is designed to ensure that the special medical and educational support required by a Marine's/Sailor's family are considered and accommodated when a Marine's assigned duty location is determined. For more information, call 451-9372 / 0176.
9. Family Readiness Officer Training: This class is conducted bi-monthly to train all new FRO's on the organization of the Family Readiness Program, resources available to assist Marines/Sailors and their families, and how to establish a Key Volunteer Network. Excellent opportunity for leaders at all levels to gain insight to support agencies available both on and off base. For more information, call 451-7550.

Marine Corps Family Team Building
Building 84, Holcomb Blvd.
451-0176

B. Community Counseling Center: The Community Counseling Center, located at building 41, provides counseling services and workshops to individuals and families that are in need. The Counseling Center has licensed clinical staff that is trained to provide counseling services to our families as well as victim advocacy services to victims of Domestic Violence and Sexual Assault. For more information call 451-2864/2876.

C. Command and Transitional Support Services: The Command and Transitional Support Services Division of MCCS is designed to assist the individual Marine/Sailor and the military family through centralized information/referral services, relocation services and the coordination of area human resources services. The Division's purpose is to assist in having information and human services readily accessible and responsible to individual and family needs. The division also serves as the focal point for information exchange and coordination of military and civilian family programs. Persons in possession of a valid uniform service identification card are eligible for all center services.

There are a wide variety of programs available through Marine Corps Community Services including:

Information & Referral (I&R)	451-3212 ext. 202
Relocation Assistance Program (RAP)	451-3212 ext. 224
Volunteer Program	451-3212
Lifelong Learning and Off Duty Education	451-9372
Family Member Employment Assistance Program	450-1676
Career Resource Management Center (CRMC)	451-3212 ext. 213

D. MCCS SEMPER FIT: Semper Fit is the Marine Corps' health promotion and recreation program. It includes fitness and wellness programs as well as the following:

Health & Fitness	451-2865
Prevention & Education	451-2865
Financial Education & Counseling	451-0174
Fitness Centers & Gyms	
French Creek	451-5430
Area 201	451-8209
Morgan Bay	451-1676
Courthouse Bay	451-7397
Camp Geiger	449-6403
Tarawa Terrace	450-1681
Aerobics	451-5481
Personal Training	451-5481
Aquatics	451-2513
Area 2 (Indoor)	451-2024
Camp Johnson	450-0768
Officer's Club	451-2465/2467
Tarawa Terrace	450-1610
Area 1	451-1612
Area 2	451-1799

Other Phone Numbers

Information, Tickets and Tours	451-3535
Tarawa Terrace Community Center	450-1686
Midway Park Community Center	451-1807
Recreation Division	451-2106
Child & Youth Programs	450-1500
Sports & Youth Activities	451-0377
Stone Street Youth Pavilion	355-9000
Tarawa Terrace Youth Pavilion	355-9001
Wood & Hobby Shop	451-5191
Ceramic Hobby Shop	451-2077
Auto Hobby Shop	451-2042
Auto Mechanics Hobby Shop	451-1550

SECTION 4: OPERATIONAL AND PERSONAL SECURITY

Operational security is important. Operational security measures are those taken to ensure that sensitive information is not compromised. Ensuring the security of the unit and unit families involves considering deployment areas and times such as port call dates or special shore deployments if the unit is on a ship, location of spouses and families during the deployment, the planned return date and any special pre-deployment training. Avoid discussing operational information in public places, over the telephone or with members of the media. Family members often don't realize how a simple statement made in passing can jeopardize the conduct of operations and the safety of the people involved.

Personal security is also important. Here are some facts to remember. First, there is no such thing as a "criminal-type" face. This may be the impression from the FBI's Most Wanted Posters, but criminals can be attractive, charming, and gracious. Second, each year a number of criminal acts are committed which are not premeditated. This means that the person who commits the act does it on the spur of the moment. **Be alert!** Just as you cannot tell a book by its cover you cannot tell a criminal by his/her appearance. Keep these facts in mind and you'll be well on your way to self-protection.

A. PREVENTION MEASURES

1. Assault/robbery is a violent crime and a life threatening experience. It can touch anyone no matter what his or her age, sex, race, or economic status. Every person is a potential victim of an assault. There is no absolute protection from assault, but there are a few precautions one can take to lessen the likelihood of being attacked. If we increase our awareness of crime prevention tactics, we decrease the possibility of our being a victim.
 - a. Accept the fact that you are a potential victim.
 - b. Learn about crime prevention tactics.
 - c. Be aware of locations and situations where crimes are more likely to occur.

B. WHEN AT HOME ALONE

1. Use bolt type locks on the outside doors and attach one to both the bottom and the top of each door, not in the middle. If you have a storm or screen door, keep it locked as well. It is an excellent idea to keep outside doors locked during the daytime as well as the night. Chain locks and ordinary door locks have proven ineffective in preventing the criminal element from entering the house. When moving into a home that was previously occupied, change the locks. You will have a greater sense of security knowing that no stranger has a key to your house.

2. If someone comes to your house, **do not open the door** unless you are positive of the person's identity. Use a window or "peep hole" to help with identification. Don't be afraid to ask for photo identification if you have a delivery. A postal or shipping company employee will be glad to verify his/her identity. You can have him/her leave the parcel on the doorstep if you are uncomfortable and not open the door until after he/she has left the property. Should the caller be a motorist with a disabled vehicle or someone else in need of assistance, obtain the number the person wants to call, and **you** call it. Talk through the locked door. Criminals can be female as well as male; therefore, take the same precautions with a woman on your doorstep as you would take with a man.
3. Do not, under any circumstances, volunteer information to an unknown telephone caller. Often criminals use this as a means of finding out whether someone is alone and, if so, for how long. Always leave a caller with the impression that someone is with you. Chances are good that you will not be bothered further. If you receive obscene phone calls, **hang up** at once. If the caller persists, contact the police and the phone company. It may be necessary to have your number changed if these calls continue. Having an answering machine or Caller ID allows you to monitor calls before you answer them. It can be a deterrent if the answering message is recorded in a man's voice.
4. If you see someone leering through the window, make every attempt to act as natural as possible. Walk to the nearest room with a phone and contact the police. Turn on the lights and remain inside the house until help arrives. Shrubbery should be kept trimmed to prevent use as a hiding place.
5. Do not advertise that you are alone. Do not put your first name on the mailbox or in the phone book.
6. Try to avoid going into an unlighted backyard alone at night. Wait until daylight if you have a chore to do in the backyard.
7. Never tell anyone what valuables you have in the house. It is a good policy not to keep large sums of money in the house.
8. Having a dog in the house can help to deter a possible intruder.
9. Most law enforcement officials do not recommend keeping a gun in the home for protection.

C. WHEN AWAY FROM HOME ALONE

1. Be especially alert when leaving and returning to your house. Before leaving, lock all doors and windows. Do not place a house key in a mailbox or under the doormat. Those are probably the first two places a potential burglar will look. Leave a key with a trusted friend or neighbor.

2. The use of timers for your indoor and outdoor lights can give the appearance of someone at home. Motion detector lights are also a good idea for outdoors. Be consistent whether you are at home or away.

D. IN THE CAR

1. Always lock the car as soon as you enter or leave it. Keep the doors locked when you are driving.
2. Have the key in your hand so you don't have to linger before entering the car.
3. Look inside before getting in to see if anyone is hiding there, even if the door is locked. It's a good idea to always park in a well-lighted area.
4. Never pick up hitchhikers.
5. If you have car trouble, raise the hood, tie a white cloth around the door handle, lock yourself in and wait for the police. If people stop and offer help, do not get out of the car; ask them to call the police for you.
6. If a person should try to enter your car while you are in it, sound the horn to attract attention until the person leaves. Keep your car in good running order with at least ¼ tank of gas at all times.
7. If you are being followed, do not go home. Go to a well-lighted public place where you can get help.

E. ON THE SIDEWALK OR IN THE STREET

1. Stay alert to where you are and who is around you.
2. Whenever possible, take someone along with you.
3. Dress safely wearing shoes you can run in and clothes that do not restrict your movements.
4. Keep purse/handbag/pocketbook close to your body and one arm free for emergencies.
5. Be aware that potential attackers may ask directions or strike up a conversation.
6. If followed by a car, turn and walk in the opposite direction.
7. If followed, go to a lighted residence or business.
8. Do not go to your car if you see people standing near it.
9. Remain clear of shrubbery and doorways when you walk. Carry a flashlight at night.

10. When shopping and paying for merchandise, never expose large sums of money.

F. IF CONFRONTED

1. Despite all precautions, should you be faced with an attacker, keep yourself together. You still have many options such as:
 - a. Dissuading him by saying you are underage, pregnant, you have VD or cancer. Recite nursery rhymes or scripture, talk harshly or scream.
 - b. Use some kind of commercial self-protection such as mace. You can carry a whistle to alert others and dissuade your assailant.
 - c. The choice of whether or not to physically resist can only be made by you. If the attacker is armed, your options are limited.

REMEMBER: The highest priority in an assault is to survive with the least amount of psychological and physical injury.

G. CONCLUSION

It is hoped that the information presented in this section has not unduly alarmed you, but that it will motivate you to take protective action if you have not already done so. Your environment will have a lot to do with how much protection you require. However, no person is immune to those seeking to rob or prey on the innocent. Good common sense, remaining calm and staying alert can do much to protect you and your family. Your safety and that of your children is paramount in importance to your spouse and to the Marine Corps. When your spouse deploys with the knowledge that you are fully capable of protecting yourself, his/her mind will be at ease and he/she is, therefore, less likely to become involved in a mishap. Everyone gains from this preparedness: you, your spouse, your family and the Corps. Family Readiness is essential to Mission Readiness.

SECTION 5: EMERGENCY LEAVE

It is recognized that problems may arise that can be relieved or alleviated only by the presence of the Marine/Sailor. Emergency leave may be authorized whenever any of the following circumstances are determined or believed to exist by granting authorities, and normally only after American Red Cross verification is received by the Detachment Commanding officer in Charge. Emergency leave may be authorized:

1. Leave granting authorities may grant emergency leave for any period. When it will include excess leave or when the leave will result in a negative advance leave balance greater than 45 days, leave granting authorities may not authorize emergency leave for a period greater than 60 days without prior approval of the Commandant of the Marine Corps.
2. Upon death of a member of the Marine's/Sailor's or spouse's immediately family; i.e., father, mother, person(s) standing *in loco parentis*, son, daughter, brother, sister, or any only living relative.
3. When the return of the Marine/Sailor will contribute to the welfare of a dying member of the Marine/Sailor or spouse's immediate family.
4. When due to any serious illness or injury of a member of the Marine's/Sailor's or spouse's immediate family.
5. When failure to return home would create a severe or unusual hardship on the Marine/Sailor or the Marine's/Sailor's family.
6. LOCO PARENTIS: In cases involving a status of *loco parentis* (meaning the Marine/Sailor was raised by someone other than a mother or father, i.e. grandmother, aunt, etc., that is acting as parental unit). Such status normally should have existed for a continuous period of at least one year prior to the Marine/Sailor attaining 21 years of age or one year prior to a Marine's/Sailor's initial entry into the Marine Corps/Navy. However, final determination of whether such a status did or does exist is with the leave granting authority.

EMERGENCY LEAVE INVOLVING FUNDED FOREIGN LEAVE TRAVEL

Marines/Sailors shall be authorized funded emergency leave travel in government-owned or controlled aircraft from overseas to CONUS (Continental U.S.), from CONUS to overseas, and between overseas areas. Government expense shall be authorized for a space-required basis. Outbound reservations should be confirmed by telephone prior to member's departure from duty station, if feasible. If immediate reservation cannot be obtained for a travel-ready passenger, the passenger control point (PCP) will direct the member to report to the appropriate Military Airlift Command (MAC) aerial port for assistance in obtaining

transportation. The Marine/Sailor shall be directed to report to the Marine Corps Liaison Section, Passenger Liaison Officer (PLO) or MAC Terminal Liaison Section at the destination terminal immediately upon arrival for endorsement of orders. The Marine Corps activities that assign emergency leave dates shall provide parent commands with inclusive leave dates to enable them to report accurate information into the Manpower Management System (MMS). If necessary, commands that have insufficient funds should request for the required funds to the Commandant of the Marine Corps. Emergency leave shall not be denied solely because of lack of funds.

SECTION 6: GOVERNMENT HOUSING

A. CONTINUED RESIDENCY

1. For the Marine/Sailor: If your family will continue residing in base housing during deployment, be sure you and your family are aware of all housing regulations. It is recommended that prior to your departure, your spouse obtain a Power of Attorney to act on your behalf in certain legal matters that may arise.
2. For the Family: Remember to abide by all housing regulations. A family can be evicted from government housing for proper cause even if the sponsor is deployed.
3. Household problems, which may arise and need attention, may be referred to the local housing maintenance department whether they are routine servicing or emergencies.

B. TEMPORARY ABSENCE

1. If the family will be vacating base housing for a period longer than 15 days or more, but less than thirty days, it is required that a letter be submitted to the Housing Manager. The letter will identify a Point of Contact (POC), name, SSN and phone number for a person responsible for your quarters. This POC is not a housing office employee, but a trusted friend or neighbor. The POC will maintain the yard and any pets left behind. They should inform the Housing Office of any potential hazards or any maintenance problems.
2. If the family members need to vacate housing for longer than thirty days, there is an additional requirement to submit an AA Form requesting approval (specify length of time and reason for absence). If approved there must be a Power of Attorney on file with the Housing Office. Once again, a POC must be identified in writing as above. If approval is denied and the family still plans to leave for over 30 days, it may be considered abandonment of quarters. Household goods will be placed in storage at the service member's expense. If you decide to voluntarily vacate you will no longer be entitled to base housing upon your return from deployment. In extenuating circumstances after voluntarily vacating, an AA Form to request permission to reapply and accept base housing on the same tour of duty will be required. Local housing authorities are your best resource for information.

C. WAITING LIST

1. If you are on the waiting list at the time of your announced deployment, prior to your departure you should contact the Housing Office. You will continue to rise to the top of the waiting list. There is normally a “frozen” zone at the top of the waiting list where your name will remain during your absence if you are within that zone. Once again remember that local housing authorities are your best resource for information.
2. If the family will accept and move into base housing during the deployment, the spouse must be provided a Power of Attorney, with a copy of such to the Housing Office, prior to departure. Without a Power of Attorney a spouse will be unable to accept quarters. Current phone numbers where the family may be reached must be provided.
3. If the family will not accept or move into quarters during the deployment and you desire to move into housing only upon your return, be sure to notify the Assignment Clerk. Your name will be officially deferred on the list. Your name will continue moving up on the list as usual until you reach the top 10% of the waiting list. If you are deferred on the list you will be frozen just below the top 10%, but still in the order of your original control date. Local housing authorities are your best resource for information.
4. Make sure you consult your local installation housing office for any rules or regulations that may be specific to your installation BEFORE you deploy. Share the information with your spouse or the person responsible for your affairs during your absence.

Family Housing Division

Switchboard & Information	450-1628
Maintenance Request	450-1628
Emergency Maintenance	
After working hours	451-3001
Waiting List	577-4561

RETURN AND REUNION

TIPS FOR A SUCCESSFUL HOMECOMING

Your Marine/Sailor may have a picture in his/her mind about homecoming. The family runs to meet them, showering them with love and affection, everything is exactly as they left it when the ship pulled out – the spouse is the same, the kids are the same, the Marine's/Sailor's role in the household is the same. All of that is possible, but it is highly unlikely. Things have changed in the absence of a parent or partner. The spouse has taken on a new role and learned new skills. Your friends have made new friends. The kids have grown and home repairs may have been completed in a way the Marine/Sailor wouldn't have done them. There may be new furniture, new clothes, new haircuts, new toys and new items on the menu. The best advice for everyone is to be flexible, be prepared for change and be patient with the readjustment process.

Expect face-to-face communication with your spouse or loved ones to feel awkward at first. One thing you can count on is that things will not be the same as when your Marine/Sailor left, for either of you. Take the time to listen to each other and acknowledge the great job you both have done communicating during the deployment.

It is a good idea to take time and review the deployment. Discussing issues such as preparedness, lessons learned and any other areas of concern can help build your relationship and coping skills for the next deployment. Some of the questions to ask are:

- How well were we prepared for the deployment?
- Did the frequency of communication (mail, care packages, phone calls) meet the expectations of each?
- What were the successes and failures with the children?
- How can we improve the adjustment process on both ends of the deployment?
- How did the financial setup work for each spouse?
- What should we do differently next time?

Don't expect a "Change of Command" at the door. Transitions take time and patience. The family members at home may be seeing the Marine's/Sailor's return as the solution to all problems. For the Marine/Sailor, don't expect to solve them all within the first day of your return. Remember to trust that your partner made the best possible decisions during the deployment. You may not have always agreed with those decisions, but that doesn't make them bad ones. Respect how your partner handled things while you were gone and remember that we all need reassurance of love and commitment. During the deployment, the Marine/Sailor was probably either giving or receiving orders. The Marine/Sailor needs to remember that his/her spouse and kids will not respond well to demands and orders. The spouse needs to remember that he/she needs time to readjust to the home environment. Avoid the "Who had it worse" game as the separation was difficult for both of you. The most important thing at the point of homecoming is

for everyone to be shown love and appreciation for all their efforts during the deployment.

Reunion is a special time for everyone. Even though a parent's long absence may be a source of emotional strain for the children as well as the parent, it's possible to work together to rebuild that special relationship. In addition to the information presented earlier in the section about Children and Deployment, here are some helpful hints for children and deployed parents.

- Encourage children to express their feelings about the return. This may be a mix of excitement, worry and fear. For instance, the child may be concerned that the new lifestyle will change for the worse once the absent parent is home.
- Involve them in homecoming plans and activities such as planning special outings, making small gifts or helping cook the homecoming meal.
- Plan for each child to have special time with each parent. They will be less apt to feel rejected when Mom and Dad want special time alone together, too.
- Plan to spend time together as a family to help reestablish family bonds. Children will feel more secure once these bonds are more secure.
- Discipline should be a shared responsibility between parents; however, readjustment will be easier if the returning parent supports existing rules and takes a back seat for the first few weeks. Don't make the returning parent the "heavy."
- Children change quickly. For example, a preteen may have ignored the opposite sex before you left, but now considers them a top priority. Encourage children to talk about how things have changed.
- Infants are often afraid of the returning parent. Don't worry; it takes time and patience for the new face to become part of the family.
- The returning parent can bring gifts for each of the children. It is not necessary for the gifts to be elaborate. Even as small a gift as a special postcard shows that you thought of them while away.
- Be sure to tell each of your children how proud you are of his/her accomplishments. Express appreciation for the help they have provided during the deployment.
- Children are not mature adults. Don't be surprised if they do childish things. They need your love and attention more than ever. Be patient and treat them with respect. They may reject you at first, but time will ease the readjustment.

With a little preparation you can make your homecoming a memorable experience and an opportunity to improve your relationship with your loved ones

THE 10 COMMANDMENTS OF HOMECOMING FOR MARRIED MARINES & SAILORS

This is an adaptation of material written by CDR Bryan J. Weaver, CHC, USN, Chaplain 24th MEU (SOC) and LCDR Richard Saul, Command Chaplain, USS KEARSARGE (LHD 3).

While the deployment soon will be a fading memory, the reality of our trip continues along with our anticipated homecoming. Our task is to get home safely and begin preparing for our reunion with families and friends. The following “10 Commandments of Homecoming” may prove helpful in reducing the return & reunion stress.

I. Thou shalt expect your homecoming to be stressful. Stress is any reaction to change. Even positive changes can produce stress in personal relationships. Spouses are already preparing for our return. Aside from official homecoming activities, your spouse is probably trying quickly to look her/his best, find an arrival outfit, experiment with new hairstyles, plan special menus, and prepare the children for Dad/Mom’s return to the home. On board, our excitement level goes up as our homecoming date draws closer and with each passing day, we have to fight the “laissez faire” attitude that creeps into our lives. Both of us are idealizing our return and reunion. Out of our hardships and separation come our dreams. On one hand, we dream about our houses, home-cooked meals, hobbies, driving our cars or trucks, spending time with our children, and intimacy. On the other hand, our spouses may be dreaming of help around the house, time away from the kids, support, encouragement and spending quality time together. Even though we both have experienced separation, the nature of our hardships may be different. Recognize that either marriage partner may not immediately meet expectations.

II. Thou shalt enjoy being an invited guest in your own home. As difficult as it may be sound, our spouses and children have managed without their Marine or Sailor. Our spouses may have become more independent running the household as a single parent. In some cases, Marines and Sailors feel threatened by their spouse’s newfound autonomy and they feel unwanted in their own home upon their return from sea duty. Please try to remember that personal growth has probably taken place and things are not the same. When you first return, allow the family to continue functioning as they have for the last 6 months. Experience their agenda for your reunion. Remember, they have been planning for your homecoming for a long time.

III. Thou shalt not criticize your spouse upon your return. Chances are that your spouse has done the very best job possible given the circumstances. Considering the fast-paced schedule of a Marine expeditionary unit, she/he’s going to have to continue using those coping skills. Provide encouragement, praise, and thanks. Don’t be a Scrooge in showing your appreciation for what your spouse has done in your absence. A judgmental, critical, “know it all” attitude will come across as though you do not appreciate what has been accomplished during your absence. Your spouse is the glue that has held the family together.

IV. Thou shalt change. Change in life is inevitable. It is a fact of life; deployments force us out of our “comfort zones”. The way things used to be often

makes us comfortable because we always knew what to expect. Although, it takes energy to adjust to change, the result can be positive. Where a marriage has little personal and mutual growth, it has a tendency to wither on the vine. When you see changes, remember Commandments I through III.

V. Thou shalt spend quality time with your children. Children equate love with time spent with them. Period. Arguments about meeting your own needs and wanting to see your old friends do not carry weight with your children who have not seen you for six months. Spend time with your children as a group and with each one on an individual basis. Each child has a need to be loved and feel special. Children have a tendency to idolize their parents. You are a hero at home. During times of change, children's behavior may become unruly. Allow your spouse to continue to be the primary disciplinarian in the home. Support your spouse's efforts and gradually take over this important role as a parent. Tell your children that you love them and back it up with your affection and time.

VI. Thou shalt not treat your spouse like a one-night stand. Both you and your spouse have been looking forward to your reunion for a long time. Treat your spouse with honest, care, and respect. Sexual intimacy is a wonderful blessing in a marriage; treat your spouse with lots of tenderness, compassion, and helpfulness. Kindness and respect go a long way toward kindling the spark of romance.

VII. Thou shalt compromise your social activities for the first few weeks. Your spouse may have met new friends who provided support during the deployment and naturally wants you to meet them. You may want to do the same. Resist the urge to pack the first couple of weeks after a reunion with a full social calendar that leaves both of you exhausted. Spend time with each other and your children.

VIII. Thou shalt watch your finances. The best liberty port is where your family resides, making it tempting to go out and celebrate with spending sprees. Expensive restaurants, a new wardrobe, and new toys for the children subtract quickly from available funds. Plan ahead how much you can afford to spend. Avoid overspending. Watch your credit limits closely. Remember, "today's buying is tomorrow's crying."

IX. Thou shalt confess to a chaplain and not to a spouse. While honesty is always the best policy, timing and discretion are essential. While you may feel the urge to dump on your spouse all that happened during the deployment, it rarely helps a marriage. An ounce of prevention is worth a pound of cure. If something is weighing heavy on your heart or mind, see a chaplain, civilian clergy, or a counselor.

X. Thou shalt give your time, talents, and treasures to your family. Often during deployments, many households have separate accounts to manage the finances during the long months of separation. You may have become accustomed

to separate accounts and budgets and it may take some time for family finances to flow smoothly. Accordingly, make a conscientious effort to integrate available funds toward the needs of the household. Your greatest asset is yourself; so don't forget to share your time with your loved ones. It will pay huge dividends for a long time.

HELPFUL WEB LINKS FOR FAMILY READINESS AND DEPLOYMENT PREPAREDNESS

United States Marine Corps

<http://www.usmc.mil>

Marine Corps Community Services (HQMC)

<http://www.usmc-mccs.org/>

LifeLines Services Network

<http://www.lifelines2000.org/home.asp>

<http://www.lifelines2000.org/services/deployment/index.asp>

Operation Enduring Freedom

http://mfrc.calib.com/Enduring_Freedom/index.htm

The Office of the Special Assistant to the Under Secretary of Defense (Personnel and Readiness) for Gulf War Illnesses, Medical Readiness and Military Deployment

<http://deploymentlink.osd.mil/>

http://deploymentlink.osd.mil/deploy/prep/prep_intro.shtml

Tricare Military Health Care

<http://www.tricare.osd.mil/>

APPENDICES: HELPFUL FORMS AND CHECKLISTS

Appendix A: Family Budget Form

This form can help to get you started on a family financial plan.

Appendix B: Record of Personal Affairs

This list is provided in the appendix to facilitate the gathering of all personal information that will be helpful during the deployment. You should have this information filled out and kept in one location with your important papers. (Wills, powers of attorney, insurance policies, etc.)

Appendix C: Vital Statistics Record

This list is provided to assist you in gathering all of the medical information that may be used during an emergency

APPENDIX A: FAMILY BUDGET FORM

MONTHLY EXPENSES

***** (List here monthly expenses which are not paid by allotment) *****

<u>PAYMENT FOR</u>	<u>PAY TO</u>	<u>AMOUNT 1ST PAYDAY</u>	<u>15TH PAYDAY</u>
HOUSING	_____	\$ _____	\$ _____
FOOD	_____	\$ _____	\$ _____
ELECTRIC	_____	\$ _____	\$ _____
WATER	_____	\$ _____	\$ _____
CLOTHING	_____	\$ _____	\$ _____
GASOLINE	_____	\$ _____	\$ _____
TELEPHONE	_____	\$ _____	\$ _____
HOUSEHOLD SUPPLIES	_____	\$ _____	\$ _____
SCHOOL SUPPLIES (LUNCHES, ETC.)	_____	\$ _____	\$ _____
CAR LOAN (1)	_____	\$ _____	\$ _____
CAR LOAN (2)	_____	\$ _____	\$ _____
OTHER LOANS	_____	\$ _____	\$ _____
	_____	\$ _____	\$ _____
	_____	\$ _____	\$ _____
ENTERTAINMENT	_____	\$ _____	\$ _____
CREDIT CARDS	_____	\$ _____	\$ _____
	_____	\$ _____	\$ _____
	_____	\$ _____	\$ _____
POSTAGE/MAILING		\$ _____	\$ _____
INSURANCE:			
LIFE	_____	\$ _____	\$ _____
HOMEOWNER'S	_____	\$ _____	\$ _____
VEHICLE	_____	\$ _____	\$ _____
OTHER EXPENSES (SPECIFY)			
	_____	\$ _____	\$ _____
	_____	\$ _____	\$ _____
	_____	\$ _____	\$ _____
	_____	\$ _____	\$ _____
TOTAL EXPENSES NOT PAID BY ALLOTMENT		\$ _____	\$ _____

***** (List here monthly expenses paid by allotment) *****

<u>PAYMENT FOR</u>	<u>PAY TO</u>	<u>AMOUNT 1ST. PAYDAY</u>	<u>15TH PAYDAY</u>
ALLOTMENT FOR _____		\$ _____	\$ _____
ALLOTMENT FOR _____		\$ _____	\$ _____
ALLOTMENT FOR _____		\$ _____	\$ _____
ALLOTMENT FOR _____		\$ _____	\$ _____
ALLOTMENT FOR _____		\$ _____	\$ _____
TOTAL EXPENSES PAID BY ALLOTMENT		\$ _____	(+) \$ _____
		(=) \$ _____	
TOTAL EXPENSES NOT PAID BY ALLOTMENT		\$ _____	(+) \$ _____
*(See previous page for amounts)		(=) \$ _____	
TOTAL MONTHLY EXPENSES		(=) \$ _____	
*(Add total expenses not paid by allotment with total expenses paid by allotment to arrive at total monthly expenses).			

MONTHLY INCOME

SERVICE MEMBER'S BASE MONTHLY PAY	\$ _____
BASIC ALLOWANCE FOR SUBSISTENCE (BAS)	(+) \$ _____
BASIC ALLOWANCE FOR HOUSING (BAH)	(+) \$ _____
FAMILY SEPARATION ALLOWANCE (FSA)	(+) \$ _____
OTHER ALLOWANCE(S)/PAYS	(+) \$ _____
TOTAL MONTHLY PAY/ALLOWANCES	(+) \$ _____
TOTAL MONTHLY DEDUCTIONS (ALLOTMENTS, ETC.)	(-) \$ _____
NET MONTHLY PAY	(=) \$ _____
SPOUSE'S MONTHLY PAY	(+) \$ _____
OTHER INCOME	(+) \$ _____
TOTAL MONTHLY FAMILY INCOME	(=) \$ _____
TOTAL MONTHLY EXPENSES (NON-ALLOTMENT)	(-) \$ _____
REMAINING (Net) MONTHLY FAMILY INCOME	(=) \$ _____

APPENDIX B: RECORD OF PERSONAL AFFAIRS

LAST NAME, FIRST NAME, MIDDLE INITIAL
SOCIAL SECURITY NUMBER
RANK, BRANCH OF SERVICE, ORGANIZATION/UNIT
COMPLETE LOCAL ADDRESS, TOWN, COUNTY, STATE, ZIP
COMPLETE PERMANENT ADDRESS, TOWN, COUNTY, STATE, ZIP

PERSONAL DATA

1. BIRTH:
 (MONTH, DAY, YEAR, TOWN, COUNTY AND STATE)

2. NATURALIZATION:

3. PARENTS: FATHER (NAME & ADDRESS)

 MOTHER (NAME & ADDRESS)

4. MARRIAGE: WIFE:
 HUSBAND:
 WHERE & WHEN:

5. CHILDREN: FULL NAMES, PLACE AND DATE OF BIRTH

6. PERSONAL LAWYERS OR TRUSTED FRIEND WHO MAY BE CONSULTED
 REGARDING MY PERSONAL OR BUSINESS AFFAIRS

7. DEPENDENTS OTHER THAN SPOUSE AND CHILDREN

LOCATION OF FAMILY RECORDS

1. BIRTH CERTIFICATES:
 WIFE:
 HUSBAND:
 CHILD:
 CHILD:
 CHILD:

2. NATURALIZATION PAPERS:
 WIFE:
 HUSBAND:
 CHILD:
 CHILD:
 CHILD:

3. CERTIFICATES:
 MARRIAGE:
 DIVORCE PAPERS:
 DEATH CERTIFICATES:
 ADOPTION PAPERS:

MILITARY SERVICE PAPERS

OTHER IMPORTANT PAPERS

- 1. WILL:
 - NAME
 - RESIDENT OF
 - WITNESSES:
 - EXECUTOR'S NAME:
 - SUBSTITUTE EXECUTOR:

- 2. POWER OF ATTORNEY:
 - AGENT:
 - INCOME TAX:
 - FEDERAL RETURNS:
 - STATE RETURNS:
 - CITY:
 - PERSONAL PROPERTY:

INSURANCE

- 1. LIFE:

INSURANCE CO:	POLICY NO:	PAYMENT AMT:
INSURANCE CO:	POLICY NO:	PAYMENT AMT:
INSURANCE CO:	POLICY NO:	PAYMENT AMT:

- 2. HOMEOWNERS/RENTERS/PROPERTY:
 - DEDUCTIBLES, EFFECTIVE DATES

- 3. AUTO:
 - CITY/COUNTY/STATE REGISTRATION:
 - INSPECTION CERTIFICATES:
 - AUTO CLUB/TOWING SERVICE:

- 4. MEDICAL LIABILITY, OR OTHER INSURANCE

SOCIAL SECURITY

- 1. SOCIAL SECURITY NUMBER:

HUSBAND:	CARD/STUB LOCATED AT:
WIFE:	CARD/STUB LOCATED AT:
CHILD:	CARD/STUB LOCATED AT:
CHILD:	CARD/STUB LOCATED AT:
CHILD:	CARD/STUB LOCATED AT:

- 2. LOCATION OF UP-TO-DATE EMPLOYMENT RECORDS:

PROPERTY OWNERSHIP OR INTEREST HEREIN

- 1. REAL ESTATE HOLDINGS:
 - LOCATED:
 - THE PROPERTY IS ENCUMBERED BY A:
 - HELD BY:
 - TAXES PAID THROUGH (YEAR):

2. OTHER PERSONAL PROPERTY:

BANK ACCOUNTS

1. CHECKING:
2. SAVINGS:
3. OTHER (SPECIFY):

SAFE DEPOSIT BOX

1. BANK/TRUST COMPANY:
2. LOCATED AT:

STOCKS BONDS & SECURITIES

1. LOCATED AT:
2. BENEFICIARY:
3. LIST OF WAR OR SAVINGS BONDS BY DENOMINATION AND SERIAL NUMBERS.

DESIGNATED BENEFICIARY

NAMES AND ADDRESSES OF PERSONS DESIGNATED ON SERVICEMAN'S OFFICIAL RECORD OF EMERGENCY DATA FORM TO RECEIVE SETTLEMENT OF UNPAID EARNINGS AND ALLOWANCES IN THE EVENT OF HIS DEATH:

DEBTS AND PAYMENTS

FOR EACH ITEM INCLUDE

- CREDIT AGENCY, STORE OR BANK:
- AMOUNT DUE:
- DATE OF MONTHLY PAYMENT:

ENTER ANY ADDITIONAL DATA REGARDING INSURANCE, ALLOTMENTS, MILITARY RECORDS, INSTRUCTIONS TO FAMILY MEMBERS, VETERANS ADMINISTRATION CLAIM NUMBER, ANY OTHER SERVICE NUMBER, ETC

HOUSEHOLD: (NOTE WARRANTY INFORMATION ALSO)

1. APPLIANCES

- a. WASHER: MAKE: _____ MODEL: _____
PURCHASED WHERE _____ WHEN: _____
IF SERVICING REQUIRED CALL: (NAME, ADDRESS, PHONE)
- b. DRYER: MAKE: _____ MODEL: _____
PURCHASED WHERE _____ WHEN: _____
IF SERVICING REQUIRED CALL: (NAME, ADDRESS, PHONE)
- c. REFRIGERATOR: MAKE: _____ MODEL: _____

- PURCHASED WHERE
 - WHEN:
 - IF SERVICING REQUIRED CALL: (NAME, ADDRESS, PHONE)
 - d. OTHER APPLIANCES: MAKE: MODEL:
 - PURCHASED WHERE
 - WHEN:
 - IF SERVICING REQUIRED CALL: (NAME, ADDRESS, PHONE)

2. ELECTRONICS

- a. TELEVISION: MAKE: MODEL:
 - PURCHASED WHERE
 - WHEN:
 - IF SERVICING REQUIRED CALL: (NAME, ADDRESS, PHONE)
 - b. STEREO: MAKE: MODEL:
 - PURCHASED WHERE
 - WHEN:
 - IF SERVICING REQUIRED CALL: (NAME, ADDRESS, PHONE)
 - c. COMPUTER: MAKE: MODEL:
 - PURCHASED WHERE
 - WHEN:
 - IF SERVICING REQUIRED CALL: (NAME, ADDRESS, PHONE)
 - d. OTHER ELECTRONICS: MAKE: MODEL:
 - PURCHASED WHERE
 - WHEN:
 - IF SERVICING REQUIRED CALL: (NAME, ADDRESS, PHONE)

3. AUTOMOBILE(S) AND OTHER VEHICLES

- a. VEHICLE #1: MAKE: MODEL:
 - PURCHASED WHERE: WHEN:
 - IF SERVICING REQUIRED CALL: (NAME, ADDRESS, PHONE)
 - b. VEHICLE #2: MAKE: MODEL:
 - PURCHASED WHERE: WHEN:
 - IF SERVICING REQUIRED CALL: (NAME, ADDRESS, PHONE)
 - c. VEHICLE #3: MAKE: MODEL:
 - PURCHASED WHERE: WHEN:
 - IF SERVICING REQUIRED CALL: (NAME, ADDRESS, PHONE)

4. TROUBLE CALLS

- a. PLUMBER: NAME:
 - ADDRESS:
 - PHONE:
 - b. ELECTRICIAN: NAME:
 - ADDRESS:
 - PHONE:
 - c. HEATING/AC: NAME:
 - ADDRESS:
 - PHONE:
 - d. MECHANIC NAME:
 - PHONE:
 - ADDRESS:

APPENDIX C: VITAL STATISTICS RECORD

The following pages are provided to gather all of the medical information that may be used during an emergency or if the need arises.

MARINE/SAILOR

I. VITAL STATISTICS

Age: Height: Weight: Hair Color: Eye Color:
Distinguishing Marks/Physical Characteristics:

II. MEDICAL INFORMATION

Blood Type:
Vision in both eyes: Yes No
Must wear glasses/contact lenses: Yes No
If "yes" give details

Hearing in both ears: Yes No
Must wear hearing aid: Yes No
If "yes" give details

Regular Prescribed Medications Being Taken (if any)
Name: Dosage: Condition/Illness being treated:

Allergies (if any):
Adverse drug reactions (if any):

III. IMMUNIZATION INFORMATION

Type of Shot: Date Received: Dose:
Reaction/Remarks:

Any Religious information or considerations, which would have a bearing on medical treatment:

Other Pertinent Medical Data:

Treating Physician and contact phone:

SPOUSE

I. VITAL STATISTICS

Age: Height: Weight: Hair Color: Eye Color:
Distinguishing Marks/Physical Characteristics:

II. MEDICAL INFORMATION

Blood Type:
Vision in both eyes: Yes No
Must wear glasses/contact lenses: Yes No
If "yes" give details

Hearing in both ears: Yes No
Must wear hearing aid: Yes No
If "yes" give details

Regular Prescribed Medications Being Taken (if any)
Name: Dosage: Condition/Illness being treated:

Allergies (if any):
Adverse drug reactions (if any):

III. IMMUNIZATION INFORMATION

Type of Shot: Date Received: Dose:
Reaction/Remarks:

Any Religious information or considerations, which would have a bearing on medical treatment:

Other Pertinent Medical Data:

Treating Physician and contact phone:

CHILD

I. VITAL STATISTICS

Age: Height: Weight: Hair Color: Eye Color:
Distinguishing Marks/Physical Characteristics:

II. MEDICAL INFORMATION

Blood Type:
Vision in both eyes: Yes No
Must wear glasses/contact lenses: Yes No
If "yes" give details

Hearing in both ears: Yes No
Must wear hearing aid: Yes No
If "yes" give details

Regular Prescribed Medications Being Taken (if any)
Name: Dosage: Condition/Illness being treated:

Allergies (if any):
Adverse drug reactions (if any):

III. IMMUNIZATION INFORMATION

Type of Shot: Date Received: Dose:
Reaction/Remarks:

Any Religious information or considerations, which would have a bearing on
medical treatment:

Other Pertinent Medical Data:

Treating Physician and contact phone:

CHILD

I. VITAL STATISTICS

Age: Height: Weight: Hair Color: Eye Color:
Distinguishing Marks/Physical Characteristics:

II. MEDICAL INFORMATION

Blood Type:
Vision in both eyes: Yes No
Must wear glasses/contact lenses: Yes No
If "yes" give details

Hearing in both ears: Yes No
Must wear hearing aid: Yes No
If "yes" give details

Regular Prescribed Medications Being Taken (if any)
Name: Dosage: Condition/Illness being treated:

Allergies (if any):
Adverse drug reactions (if any):

III. IMMUNIZATION INFORMATION

Type of Shot: Date Received: Dose:
Reaction/Remarks:

Any Religious information or considerations, which would have a bearing on medical treatment:

Other Pertinent Medical Data:

Treating Physician and contact phone:

CHILD

I. VITAL STATISTICS

Age: Height: Weight: Hair Color: Eye Color:
Distinguishing Marks/Physical Characteristics:

II. MEDICAL INFORMATION

Blood Type:
Vision in both eyes: Yes No
Must wear glasses/contact lenses: Yes No
If "yes" give details

Hearing in both ears: Yes No
Must wear hearing aid: Yes No
If "yes" give details

Regular Prescribed Medications Being Taken (if any)
Name: Dosage: Condition/Illness being treated:

Allergies (if any):
Adverse drug reactions (if any):

III. IMMUNIZATION INFORMATION

Type of Shot: Date Received: Dose:
Reaction/Remarks:

Any Religious information or considerations, which would have a bearing on
medical treatment:

Other Pertinent Medical Data:

Treating Physician and contact phone: