



Family Deployment Supplement to the Connecticut Guardian

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Soldiers' and Sailors' Civil Relief Act provides umbrella of protection

AMERICAN FORCES INFORMATION SERVICE

If you're a reserve component service member called to active duty, you're protected by a law that can save you some legal problems and possibly some money as well.

Under the provisions of the Soldiers' and Sailors' Civil Relief Act of 1940, you may qualify for any or all of the following:

- Reduced interest rate on mortgage payments.
- Reduced interest rate on credit card debt.
- Protection from eviction if your rent is \$1,200 or less.
- Delay of all civil court actions, such as bankruptcy, foreclosure or divorce proceedings.

"Although all service members receive some protections under the SSCRA, additional protections are available to reserve components called to active duty," said Lt. Col. Patrick Lindemann, deputy director for legal policy in the Office of the Undersecretary of Defense for Personnel and Readiness.

Most active duty service members are familiar with the provisions of the SSCRA that guarantee service members the right to vote in the state of their home of record and protect them from paying taxes in two different states.

One of the most significant provisions under the act limits the amount of interest that may be collected on debts of persons in military service to 6 percent per year during the period of military service.

This provision applies to all debts incurred prior to the commencement of active duty and includes interest on credit card debt, mortgages, car loans and other debts.

The provision, Lindemann emphasized, applies to pre-service debts, and the interest rate reduction doesn't occur automatically — service members must request it.

Material Effect

Once a service member requests the rate

reduction, the creditor must either comply or apply for court relief.

The SSCRA puts the burden on the creditor to show that military service has not "materially affected" a member's ability to repay the debt.

The court generally grants relief if the creditor can make his case.

Lindemann advised that service members notify lenders of their intent to invoke the 6 percent cap in writing, along with proof of mobilization/activation to active duty and evidence of the difference in the member's military and civilian pay. This could prevent creditors from attempting to do this.

interest rate reduction requests in court.

The interest rate cap does not apply to federal guaranteed student loans. However,

according to Lindemann, the Department of Education has in the past deferred or suspended payments on student loans for reserve component military members called to active duty. Service members should

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contact their lenders or schools to determine if such a program has been implemented and its eligibility requirements. Another key provision under the SSCRA protects your dependents from being evicted while you are serving your country.

If you rent a house or apartment that is occupied for dwelling purposes and the rent does not exceed \$1,200 per month, the landlord must

obtain a court order authorizing eviction.

This provision applies regardless of whether quarters were rented before or after entry into military service.

In cases of eviction from dwelling quarters, courts may grant a stay of up to three months or enter any other "order as may be just" if military service materially affects the service member's ability to pay the rent.

This provision is not intended to allow military members to avoid paying rent, said Lindemann, but rather to protect families when they cannot pay the rent because military service has affected their ability to do so.

Civil Proceedings

Another significant protection under the act relates to civil proceedings.

Service members involved in civil litigation can request a delay in proceedings if they can show their military responsibilities preclude their proper representation in court.

This provision is most often invoked by service members who are on an extended deployment or stationed overseas.

"I would recommend a service member contact the unit or installation legal office immediately if they receive notice of court proceedings against them," Lindemann said. "Civil court proceedings can involve very complex issues and no one should do anything, including requesting a stay of proceedings, prior to seeking legal advice."

To learn more about these or other provisions of the Soldiers' and Sailors' Civil Relief Act, contact your unit or installation legal assistance office.



Planning helps reduce stress when deployment ends

LT. COL. TOM DEALL
AIR RESERVE PERSONNEL CENTER PUBLIC AFFAIRS

DENVER (AFP) — Prior to a deployment, the Air Force wants to make the separation as easy as possible for the military family so the member can concentrate on his or her job while away from home.

Obtaining a power of attorney, setting up an allotment and ensuring family members are properly enrolled in the Defense Enrollment Eligibility Reporting System so they get benefits and entitlements are all designed to make the transition smoother.

The process may seem time-consuming, but it gives servicemembers one last chance to settle all issues of concern for the well-being of their families and to afford them some peace of mind.

But what about when it's time to return home? What happens to servicemembers who have been away for 90 days or more?

Except for duty requirements, their ability to come and go has been relatively unrestricted.

More importantly, they've had a respite from taxiing children to and from school, doing chores, and spending weekends going from one activity to another.

For most of them, bills were also left

behind as their spouse assumed those responsibilities.

For the spouse, the duties of holding down household demands went from a shared responsibility to one that occupies most of his or her time. One person takes on the roles of both parents, becoming chauffeur, cook, healer, tutor, referee and consoler.

Though assuming these new roles is difficult at first, both service member and spouse develop a routine and learn to manage alone. Of course, that's a temporary situation that demands attention when the deployment ends.

According to family support specialists, a lot of stress is associated with the end of a deployment and the return of the servicemember.

For the military spouse who has learned to be independent and self-reliant, there is anxiety associated with having to welcome back a spouse, who, at times, can seem like a stranger in the home.

The returning airman, on the other hand, may be living in a fantasy world, expecting home life to be different.

Couples can rebuild their partnership if they take time to communicate.

Talking brings them closer together and helps them to accept that the other person may be different in a number of ways, including how he or she reacts to the other partner. Experts emphasize that reestablishing intimate and sexual relationships may be awkward at first and suggest going slowly.

When dealing with children, the returning airman must remember to avoid attempts at making up for lost time. He or she needs to make a concerted effort to spend quality time with each child. The transition also affects children because they may resent mommy or daddy being away.

Overall, it's important that servicemembers and spouses not go the transition alone. With specialists available at the base family support center, chaplain's office and life skills support center, families can seek help if and when needed. With help and planning, their reunion can be a celebration and not a stressful situation when the deployment is over.

More information on homecomings is available on the Air Force Community Website: www.afcrossroads.com (Courtesy of Air Force Reserve Command News Service)

Handyperson Hotline established for families and volunteers

Not deployed? Want to help? call the Handyperson Hotline at (860) 209-0770.

Calling all soldiers and airmen, retirees or spouses. This is your opportunity to stop being a spectator and start doing something to help the Connecticut Army and Air National Guard during these unprecedented times.

Volunteer to donate some of your time and expertise to the CTNG Family Program's Handyperson Center. If you are a tradesman or an all around handyperson or a laborer, the Handyperson Center is looking for you!

E-mail your name, phone number skill, status (active, retired, spouse) and hometown to Sgt. Maj. Toby Cormier at toby.cormier@ct.ngb.army.mil or call (860) 209-0770.

The Handyperson Hotline is designed to reduce the stressors on the families of deployed soldiers and airmen by having everyday household problems diagnosed and repaired or referred to competent businesses at no cost for labor.

The program is also designed to get seasonal chores such as window air conditioners installed/removed, pools opened/closed, leaves removed, items brought to the dump and so on.

All of this can be performed by fellow Guardsmen, retirees or spouses of Guardsmen who are willing to donate their time and expertise to this program.

Here's how the program works:

A deployed family member calls the Handyperson Hotline with a clogged drain.

The Hotline manager contacts a plumber from the Handyperson Database who will contact the family member and attempt to walk the person through correcting the problem (if possible.)

If not corrected, the Hotline will dispatch a qualified person (fellow Guardsman) to the house to correct the problem. Upon completion, the Hotline will record the problem and take action to correct it.

The program is not designed to get planned projects like installing a deck, finishing off a basement, painting or roofing the house.

It is designed to give the deployed family somewhere to turn to keep the home operating smoothly without having to pay to get things done around the house that were normally done by the deployed soldier or airman.

To volunteer or for more information, call (860) 209-0770 today.

DOD enhances post-deployment health assessments

DODNEWS

The Department of Defense announced last month its plan to enhance the post-deployment health assessment process.

One improvement is a more comprehensive examination that will better assist medical personnel in evaluating the health of returning servicemembers.

The new form is an enhanced version of the previous tool, designed to gather more information from deployed servicemembers about events that occurred during a deployment.

Health assessments will be conducted face-to-face with trained health care providers and will include discussion and documentation of specific items.

In addition to the health assessment, blood samples will be taken within 30 days of leaving the theater.

The blood samples will be forwarded to

the DoD Serum Repository for archival purposes.

These enhancements are just one piece of the total force health protection program that includes increased environmental surveillance, electronic medical record keeping and improved unit location data.

"The Department of Defense's force health protection program is constantly evolving based on advancements in medical practice, new technology and lessons learned from deployments.

The enhanced post-deployment health assessments and the new blood draw procedures are a result of that process," said William Winkenwerder, assistant secretary of defense for health affairs.

"The physical and mental health of our servicemembers is essential to overall force readiness."

This is a commander's program.

Commanders are responsible for complete redeployment processing of their personnel and helping each individual to make a smooth, post-deployment transition, according to DoD guidelines.

Because deployment health concerns often evolve over time, commanders also encourage their returning servicemembers to visit with health care providers to address all deployment related health concerns.

The complete force health protection program, including regular blood tests, regular physical examinations, annual dental examinations, annual medical record reviews and pre- and post-deployment health assessments, assists DoD in providing a world-class continuum of care from accession to separation.

Further information regarding the DoD force health protection program can be found at <http://www.ha.osd.mil/fhpr/>.

Attention Soldiers, Airmen and Families The Connecticut Guardian wants your photos!

If you have photos you wish to share with the rest of our Guard family, we would like to publish them in the Guardian. We are looking for photos of soldiers and airmen who are deployed either relaxing or working. We are looking for photos of family members at home or at play. We are looking for photos of families packing care packages to send to their loved ones.

We will print them in the Guardian as space allows so they can be seen and shared by Connecticut Soldiers, Airmen and families around the world.

Please e-mail your photos to ctguardian@ct.ngb.army.mil

Hotlines and family support information numbers

ARMY: 1-800-833-6622

PURPOSE: The purpose of the Army Family Assistance Hotline is to provide families and loved ones caring support in the form of accurate information, useful resources, and helpful referrals related to family issues. The Family Assistance Hotline is a "safety net" for those who have exhausted all other information resources.

AIR FORCE: 1-800-435-9941

PURPOSE: This line is an information and referral resource for both active and reserve Air Force service members and families.

NAVY: 1-800-FSCLINE or 1-800-372-5463

MARINE CORPS

For Marines stationed East of the Mississippi River (minus Wisconsin) 1-800-336-4663

For Marines stationed West of the Mississippi River (plus Wisconsin) 1-800-

253-2624

NATIONAL GUARD BUREAU

1-888-777-7731 (Headquarters NGB)

There is also an 800# for each NG state coordinator—may be accessed through this number

DEFENSE LOGISTICS AGENCY (DLA)
1-800-222-0364:

PURPOSE: DLA Life Connections is an Employee Assistance Program that offers information and referral assistance with the following issues:

- Family-Adoption, Prenatal Care, Child Care, Adult Care, Parenting, Relationships, Domestic Violence, Aging Loved Ones
- Health & Wellness-Diet/Nutrition, Fitness Programs, Children's, Men's and Women's Health
- Education-Preschools, Schools, Special Education, Colleges, Financial Aid.
- Financial/Legal - Credit/Debt, Insurance, Retirement/Estate Planning, Taxes, Wills, Daily Life-Automotive Services, Home

Improvement, Moving, Pets, Special Events, Travel.

If calling from OCONUS- dial 1-314-264-7702 and ask operator to reverse charges in addition to using the website.

US COAST GUARD

1-800-872-4957, EXT 932 (this is the Coast Guard EAP for HQ - Work-life program)

DEPLOYMENT HEALTH SUPPORT HOTLINE: 1-800-497-6261

PURPOSE: Contact manager provides accurate and up-to-date deployment health information about present and past military deployments to service members, veterans, family members and the general public. As needed, the Deployment Health Support Directorate provides case management and referral services. Hours of operation: 9:00 a.m. to 9:00 p.m. EST. Associated Web sites include DeploymentLINK and GulfLINK.

Reservists, guardsmen get extended per diem

WASHINGTON (AFP) — Air reserve component officials at the Pentagon are reminding reservists and Air National guardsmen that those called to active duty to support Operation Iraqi Freedom will receive per diem consistent with periods established for other recent conflicts.

Reservists and guardsmen ordered to support major military operations are normally entitled to receive per diem for up to 730 days at one location, according to the officials.

Per diem entitlements under the two-year authority are not taxable and cannot be arbitrarily reduced, according to the officials. Per diem is not payable to people in a commuting status.

In addition, dependents of airmen who are ordered to duty for 31 consecutive days are eligible for enrollment in Tricare Prime, the officials said. This is a change to the previous policy requiring 179 days of continuous active duty for enrollment.



Middletown and Bristol Family Assistance Centers June Events





5 June 03- Kids City Museum- Middletown- 9:30-11:00 a.m.
This event is free, RSVP is a must.

11 June 03- Rock Cats Baseball Game- New Britain. Game time 6:35 p.m. Tickets are free, RSVP a must. Barring helmet and Post-game run the bases.

11 June 03- Movie Night- Middletown, Deshaia Claernan. Discount prices and family packages. Attend the movie of your choice. Please RSVP.

16 June 03- Get-to-gether- Bristol and New Britain locations. Just a plain ol' meeting at 6:30 p.m.

19 June 03- Strawberry Picking- Bishops Orchards in Guilford. 4:00p.m. This event is dependent upon the strawberry crop. More info to follow. Please RSVP if interested.

22 June 03- Parents Night Out- Family and Wellness Center, Middletown, 5:30-8:30. An opportunity for you to take some time for yourself. Please RSVP if interested.

29 July 03- Day trip to Yankee Stadium- Discount Tickets. Please RSVP if interested. We must book soon, limited spots.





POINT OF CONTACT: SFC Gilbert-860-344-9201
ILT Heineberg- 860-223-5653






"Got Your Back"

I am a small and precious child, my daddy's been sent to
fight...
The only place I'll see his face, is in my dreams at night.
He will be gone too many days for my young mind to keep
track. I may be sad, but I am proud.
My daddy's got your back...

I am a caring mother, My son has gone to war...
My mind is filled with worries that I have never known
before.
Everyday I try to keep my thought from turning black.
I may be scared, but I am proud.
My son has got your back...

I am a strong and loving wife, with a husband soon to go.
There are times I'm terrified in a way most never know.
I bite my lip, and force a smile as I watch my husband
pack,
My heart may break, but I am proud.
My husband's got your back...

I am a soldier... Serving proudly, standing tall.
I fight for freedom, yours and mine by answering this call.
I do my job while knowing, the thanks it sometimes lacks.
Say a prayer that I'll come home.
It's me who's got your back.

~Author Unknown~

Family Assistance Center locations

Family Assistance Centers are set-up in the following armories around the state:

Bristol Armory, 61 Center Street, Bristol, CT 06010
(860) 582-1206 Toll Free 866-347-2283 1st Lt. Lynda Hedenberg

Waterbury Armory, 64 Field Street, Waterbury, CT 06702
(203) 574-2406 Toll Free 866-347-2291 Sgt. Jonathon Duffy

Manchester Armory, 330 Main Street, Manchester, CT 06040
(860) 646-0780 Toll Free 866-347-2286 Sgt. 1st Class Dwight Frederick

Windsor Locks, AASF, Bradley International ARPT-BLDG 85-152, Route 75, Windsor Locks, CT 06096
(860) 627-7942 Toll Free 866-347-2292 1st Lt. Heidi Young

Groton - AVCRAD, 71 Tower Avenue, Groton, CT 06340
(860) 448-3346 Toll Free 866-347-3346 Sgt. 1st Class Kelly Ives

103rd FW, Bradley ANG Base, Bldg 8, East Granby, CT 06026
(860) 292-2730 Mrs. Donna Rivera

Newington SASC, 555 Willard Avenue, Building 2W, Newington, CT 06111
(860) 878-6723 (860) 878-6724 Toll Free 800-858-2677
Mrs. Kim Hoffman, Spec. Jessica McKenna and Staff Sgt. Christopher McCarty

Family Assistance Centers that still need staffing:

Branford Armory, 87 Montowese Street, Branford, CT 06405 (203) 481-3874 Toll Free 866-347-3351
Stratford Armory, 63 Amory Road, Stratford, CT 06614 (203) 375-8269 Toll Free 866-347-3356
Middletown Armory, 200 Main Street, Middletown, CT 06457 (860) 344-9201 Toll Free 866-347-3355
Norwich Armory, 38 Stott Avenue, Norwich, CT 06360 (860) 887-3911 Toll Free 866-347-3357

Volunteers will be needed in each facility, and those wishing to help out can contact Mrs. Kim Hoffman, Family Program Manager at 1-800-858-2677.

Any family member or loved one of a deployed soldier who has questions about benefits or deployment issues may also get answers to their question at the following email addresses: kim.hoffman@ct.rngb.army.mil or julian.muller@ct.rngb.army.mil



Tech. Sgt. Doug Scheirey, Tech. Sgt. Eric Hall, Staff Sgt. Greg Jones, Sr. Airman Jeremy Webber and Sr. Airman Chris Jones, all members of the 103rd Fighter Wing's Services branch, take time to reenact the planting of the American flag at Iwo Jima. The airmen were deployed to Southwest Asia in support of Operation Iraqi Freedom. (Photo courtesy of Maj. Barbara Luhn, 103rd FW Services commander)



GET READY FOR REUNION!

Make it a family project to plan for a fun reunion day.

HERE ARE SOME IDEAS to help everyone plan for reunion:

- Hide some treats under your parent's pillow.
- Make a "welcome home" banner.
- Plan a special meal with your returning parent's favorite foods.
- Help make the house extra tidy.

Remember, it's normal to feel happy, excited — even nervous — before reunion day.

Kids' Coloring Corner

A MONTHLY FEATURE OF FUN AND EDUCATIONAL ACTIVITIES TO HELP MILITARY CHILDREN LEARN ABOUT DEPLOYMENTS