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HOMEFRONT

Fall 2020

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The Magazine of the Air Force Reserve Yellow Ribbon Program



Reserve Citizen Airmen from the 913th Airlift Group walk the flight line at Little Rock Air Force Base, Ark., upon returning from deployment in 2019.

Photo by Capt. Ashley Walker



HOMEFRONT

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Beale AFB, CA
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JB Charleston, SC
843-963-4400

Lackland AFB, TX
210-925-3650

Dobbins ARB, GA
678-655-5004

Dover AFB, DE
302-677-3120

Duke Field / Eglin AFB, FL
850-883-6474

Fort Worth (Carswell), TX
817-782-7435

Grissom ARB, IN
765-688-4812

Hickam AFB, HI
808-448-0212

Hill AFB, UT
801-775-2422

Homestead ARB, FL
786-415-7329

Kessler AFB
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Little Rock AFB, AR
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Luke AFB, AZ
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March ARB, CA
646-641-8419

Maxwell AFB, AL
334-953-9018

McGuire-Dix-Lakehurst, NJ
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MacDill AFB, FL
813-828-7781

McChord AFB, WA
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Nellis AFB, NV
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Niagara Falls ARS, NY
716-236-2097

Patrick AFB, FL
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Peterson AFB, CO
719-556-2944

Pittsburgh ARS, PA
412-474-8544

Randolph AFB, TX
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Robins ARB, GA
478-926-2912

Robins AFB (HQ AFRC)
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Schriever AFB, CO
720-847-1643

Scott AFB, IL
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Seymour-Johnson AFB, NC
919-722-8761

Tinker AFB, OK
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Travis AFB, CA
707-424-1616

Tyndall AFB, FL
662-434-4484

Westover ARB, MA
413-557-3024

Whiteman AFB, MO
660-687-3530

Wright-Patterson AFB, OH
937-522-4607

Wright-Patterson (655 ISR)
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A PREDEPLOYMENT TO-DO LIST FOR SERVICE MEMBERS & FAMILIES

Courtesy of Military OneSource

The U.S. military sends tens of thousands of service members and their equipment around the world every year on deployment, all running as part of a longstanding, well-oiled machine revolving around planning and preparation.

Exactly how service members will prepare for their upcoming deployment depends on their specific orders to mobilize. Some deployments include an 18-month 'cruise' on military ships performing routine patrols. Other service members may land at a 'Forward Operating Base,' or FOB, in combat zones. Then, there are deployments at duty stations with restaurants and shops you'd recognize back home.

No matter what the deployment is, all service members undergo specialized training, briefings, medical evaluations and counseling during what's known as their 'predeployment phase.' Service members also work together with their immediate and extended families to address several financial and legal matters, to make sure everything back home is secure during deployment.

Below, we've listed some of the tasks all service members should complete during the predeployment phase, and how you might be able to offer help if they ask.

FILE LEGAL PAPERWORK

During deployment, communication can be limited, and service members can be too distracted by their primary mission to handle problems back home. Therefore, it's recommended they grant a limited power of attorney to a trusted

family member or friend, since spouses or parents don't always have automatic legal authority to address certain issues. And - like many people do before major life events - they may want to consider drafting or updating a will.

Service members can get free legal help drafting powers of attorney, wills and other necessary legal documents. You can direct them to their closest military legal support office, or a civilian attorney can also draw up these documents.

BREAK CONTRACTS AND PAY FUTURE BILLS

Your service member will still be responsible for all regular bills while they're deployed. If they vent to you about paying for services they won't be around to use, you may want to point them to the Servicemembers Civil Relief Act, or SCRA.

Among other things, the SCRA allows service members to terminate auto leases, phone contracts or residential leases without fees or penalty under certain circumstances - often including deployment.

Also note that other service providers or companies can suspend or greatly reduce charges while your service member is away, even if it's not required by law.

For any other bills, they may want to consider enabling auto-payments, either with credit cards that will not expire during their deployment or drawn directly from an active bank account. You may also want to encourage your service member to freeze their credit altogether while they're gone to prevent identity theft.

CREATE A FAMILY CARE PLAN, ENROLL IN DEERS & UPDATE DOD ID CARDS

If your service member is a single parent, they may have asked you to care for their children while they're deployed. As the designated caregiver, you should ask for their official family care plan before they leave, which includes information on the family's daily routine, available military services and other important details you'll find useful during your guardianship. You can point them toward their installation's free legal services if they still need to draw up a family care plan.

The children should also have up-to-date Department of Defense identification cards before your service member deploys. These ID cards will verify their status as military dependents for services, as well as let you shop on their behalf as their guardian at an installation's commissaries.

Finally, all dependents - including children and spouses - must be enrolled in the Defense Enrollment Eligibility Reporting System, or DEERS, before they may receive many military benefits, including TRICARE. Your service member is the only one who can add or remove family members, so they should double-check the family's enrollment status before deploying.

PLAN FOR "COMBAT PAY"

Deployment often involves Special & Incentive pay for service members sent to specific areas or possessing certain jobs.

Your service member may be interested to hear that their deployment qualifies them for the Savings Deposit Program, which earns 10 percent interest compounded quarterly on up to \$10,000 every deployment. If their budget allows, they can also contribute up to \$50,000 of their tax-

exempt pay to their Thrift Savings Plan every year they're deployed.


Military OneSource offers service members free financial counseling to plan for this potential windfall or for any possible financial hurdles your service members may face during deployment.

FIGURE OUT A COMMUNICATION STRATEGY

Before your service member deploys, make a plan on how they will get in touch with you the first time. Just like when they were at basic training, they will be very busy and may not have time to respond immediately. It may take several weeks before they have a moment to make a phone call, so it may take a while for them to contact you. Once they do, they will be able to give you an idea of how frequently they can communicate and by what means.

Also, find out if they can receive care packages at their future duty station and what they'd most like to receive while away. These requests may change based on their deployment experience, so stay flexible. And remember, letters and notes from loved ones are priceless.

There's more that happens during the pre-deployment phase, for both service members and their families. You can learn more about the tasks, briefings and other preparations your service member undergoes before deploying at Plan My Deployment, a free online tool from Military OneSource available to help military families organize and understand all phases of deployment.

And did you know that active-duty, National Guard and reserve service members have access to services from financial planning to peer or professional counseling? It's free and available 24/7 through Military OneSource. 



Courtesy photo

Tech. Sgt. Krekel Eckland, an air transportation specialist with the 403rd Wing at Keesler Air Force Base, Mississippi, poses for a photo with his daughter.

FAMILY CARE PLANS EASE DEPLOYMENT STRESS

By Jessica L. Kendziorek, 403rd Wing Public Affairs

KEESLER AIR FORCE BASE, Miss. -- Deployments can be stressful, not only for the service members but for their families also.

One way to help reduce that stress is knowing your family is taken care of while you are away from home. Are you ready? Is your family ready? Who will take care of your children, are they ready and equipped with what they need?

A family care plan can help answer some of these

questions and help reduce your stress.

"Knowing that my child was taken care of helped with the stress of deploying," said Tech. Sgt. Krekel Eckland, an air transportation specialist with the 41st Aerial Port Squadron and a single father with no local family that was tasked for a deployment.

His solution for child care arrangements was to have his daughter's babysitter stay with his child during his six-month deployment.

“In my case, I knew my daughter was at home in good hands because I had my caregiver stay in my house,” said Eckland. “While not being there was hard, I knew that my daughter’s routine wasn’t changed, which was important to me.”

Any extended separation of Airmen from their family is something that Reserve Citizen Airmen should be prepared for and having a plan in place will ease some of that burden.

Maj. Jedediah Wangsgard, the deputy staff judge advocate of the 403rd Wing, said, “Being prepared for a deployment, whether you go or not, is an important part of making sure our Airmen are taken care of and ready, whether they are away from home training or on a deployment.”

The family care plan is set up to provide a caregiver for a service member’s dependents. With a specific power of attorney, this designee is given the authorization to act in 'loco parentis,' or on the parents' behalf, for the child(ren)'s needs regarding child care, education and medical care, said Wangsgard.

It is important to note that single parents, dual military couples with family members, members with civilian spouses who have unique family situations, and also civilian and contractor personnel in emergency essential positions must complete the family care plan form: Air Force Form 357, according to Air Force Instruction 36-2908, and all Air Force members with families must make arrangements that reasonably cover all situations.

The AF Form 357 requires members to designate a temporary custodian, a short-term caregiver, and a long-term caregiver. For those service members assigned outside of the continental United States, a special caregiver for non-military escort is required.

The designation of a temporary custodian is an important aspect of the plan in the event of the member's death or incapacity. The temporary custodian must live locally to the service member and assumes temporary custody of the child(ren) until a legal guardian is appointed or the execution of the individual's will is completed.


Wangsgard said that having a detailed family care plan ensures the child goes to the caregiver of choice, and having multiple back-ups prevents unexpected problems; but to remember that the family care plan doesn't affect a custody agreement, and the member must work with their ex-spouse to determine what is best.

The legal office recommends having an up-to-date will and special powers of attorney on file in the event of a no-notice deployment. Also, the member’s first sergeant is required to maintain a copy of all family care plans and the member is required to recertify their family care plan annually.

Important things to keep in mind when preparing a family care plan:

- Assign a guardian for your family in a special Power of Attorney and make sure the guardian understands his/her responsibilities.
- Obtain dependent identification, register in the Defense Enrollment Eligibility Reporting System (DEERS), and check to make sure all ID cards have not expired.
- Sign up for Servicemembers Group Life Insurance (SGLI) or a similar group life insurance, and update all beneficiary information.
- Arrange for housing, food, transportation and emergency needs.
- Inform your spouse or any caretakers about your financial matters.
- Arrange for your guardian to have access to necessary funds.
- Arrange for child care, education and medical care.
- Prepare a will and designate a guardian in the will.
- Arrange for necessary travel and escort to transfer family members to their guardian.
- Discuss your plans with your older children.

“Having this plan already in place helped ease my stress and gave me peace of mind during the deployment,” said Eckland. “I also made it home to be there for her first day of her new school year.”

For more information regarding family care plans, Airmen should contact their unit first sergeant. 

AGE-BASED TIPS TO PREP KIDS FOR A PARENT'S DEPLOYMENT

Courtesy of Military OneSource

Getting ready for a deployment can be challenging, especially for children. It's important to maintain open channels of communication with children so that they can ask questions and express emotions. This begins with, but isn't limited to, pre-deployment preparation.

While it may be overwhelming, and you might not know exactly where to start, there are a variety of ways to help children prepare for a loved one's deployment. It's important to help each child prepare individually, based on their age and unique personality.

AGES 5 AND BELOW

Very young children may not understand that their parent is leaving or why, but they still need support during this change. Here are some ways you can help younger children prepare for a deployment:

Pre-record a bedtime story or favorite song. When your child is missing mom or dad, you will be prepared with a recording of their voice.

Find resources tailored to younger children. The *Sesame Street for Military Families* website is a great starting place for videos, print-outs and other resources for younger children during a deployment.

Identify important milestones. While younger children may not find meaning or comfort in a specific calendar date, letting them know that their deployed parent will be home by their birthday or other milestone can help them to mark the time.

AGES 6-12

As children get older, conversations about deployment can become more complex. Some ways you can prepare children in this age range include:

Help pack and prepare. Letting children play a role in deployment preparations may help them to feel a part of the process and give them a sense of control.

Assign responsibilities. Taking on new responsibilities can help children feel included and cope with new changes. Explain that taking on new chores during a deployment is an important contribution and helps the family as a whole.

Learn about where their parent is going. Share as many positive elements as possible about where the deployed parent is going and what they'll be doing there. Help your child learn about the deployment by showing the location on a map and describing their work and why it's important.

AGES 12 AND UP


Older children are better able to understand and anticipate the realities of deployment and might need additional support. Consider options like:

Make individual communication plans. Have an individual discussion with each child about what communication will be and establish expectations.

Provide resources directly. Point your child towards various online, school and installation resources and allow them to decide what will be most helpful.

Exchange important keepsakes. Before deployment, give your child a meaningful item from their deploying parent, like a favorite t-shirt, and help your child pick something of theirs to give in return.

Regardless of your children's ages, it's a good idea to be sure that other important adults in their lives are aware of upcoming deployments so that they might also be able to help. This may include teachers, coaches or religious leaders.

Most importantly, don't forget to spend time together before deployment begins. Find fun things to do with each child in addition to preparing for deployment. 



FREE BOOKS & READING APP FOR VETERANS, MILITARY

Courtesy of Department of Veterans Affairs

Service members and Veterans never have to miss story time with children, grandchildren, nieces and nephews or another special child thanks to United Through Reading. For over 30 years, UTR has helped service members video themselves reading a book to send to a child in their life—reading together no matter the distance.

Their new free and secure app is available on Android and Apple. Veterans can verify military service with ID.me, the same partner and login option available for signing into VA.gov. By making recordings with United Through Reading, Veterans will always be able to participate in story time with the children in their lives. Children can watch the recordings on demand, and the Veteran can easily be part of daily routines even when they can't be with the child, whether due to distance, work hours, medical care or other reasons.

"I was very excited to be reading to my twin grand-

kids for their first United Through Reading recorded stories," said Air Force Veteran Denise M. Jelinski-Hall. "In my heart, I knew they would love the time with grandma reading some of what would become their favorite stories. I also felt like I was making a difference for them during the times of our separation."

Reading to kids builds connections

Reading aloud to children helps build important literacy skills from birth. It also builds important family connections, even when done virtually with a United Through Reading recording. The program's recordings reassure children that their loved one is thinking of them even when they are apart. The recordings also provide support to the at-home caregiver. While video chatting is a great way to stay in touch, a UTR recording is always available, accessible and repeatable when video calls may not be able to happen.

Learn more at <https://unitedthroughreading.org>.



FINANCIAL MATTERS:

FIVE STEPS TO TAKE BEFORE DEPLOYMENT

Courtesy of Military OneSource

There's a lot to think about while preparing for deployment, but it's important to make finances a top priority. Set aside time to review finances with your loved ones so that you can have peace of mind down the road. Here are five steps to help you prepare financially for deployment.

1. UNDERSTAND PAY & HOW IT WILL CHANGE

It's no secret that military pay is a bit more complicated than most job, and when you deploy, there are even more factors added to the mix. Taking time to understand how pay will change will put you and your loved ones on solid financial footing prior to deployment.

Revisit the basics of your pay today. The Leave and Earnings Statement shows monthly income and leave totals. Leave and Earnings Statements can be found on the MyPay website.

Revisit where your money is going. Because your pay and allowances are delivered through direct deposit, it's important to know where this money is going. Your allotments are automatic distributions of a portion of your pay that can be used to: deposit money into bank accounts; meet financial responsibilities like a car or mortgage payment; pay insurance premiums; invest in securities like mutual funds; and donate to charity.

Take the time understand your allotments and discuss them with your loved ones to avoid any confusion during your deployment.

Determine any additional pay you may be earning. The biggest pay change during deployment is the addition of special and incentive pay. Special and incentive pay is used to compensate for dangerous or hazardous duty assignments or conditions. Currently, there are over 60 types of S&I pay authorized by law. Find out what S&I pay is applicable to your deployment to understand how much your income will change.

If you are away from your dependents for more than 30 days, you may also be entitled to family separation allowance under certain conditions. The allowance is \$250 per month, beginning on the day of departure and ending on the day prior to your return home.

2. PUT TOGETHER A FINANCIAL PLAN

A financial plan will help you and your loved ones manage household finances while you're away and set you up for success upon your return.

Understand how you spend your money. The easiest way to start this process is to think about the expenses that you have every month – like rent, car payments, insurance or streaming services.

Take a look at a couple of months' worth of bank and credit card statements. How much did you spend per month on items like food, transportation, entertainment and utilities?

After looking at your list of expenditures, determine where you might be able to tighten your belt. You can look for ways to save here and there, but don't be too harsh on yourself. It's important to make sure you understand not just your spending habits today, but how they will change during deployment.

Your deployment will come with a change in your income, so it's important to set some goals for where you want to be financially when your return. Do you want to save up for a major purchase, put more towards your retirement or maybe pay off some debt?

You're not going to get far without credit. If you're planning on making a major purchase on your return, it's a good idea to make sure your credit can support that. You'll want to make sure that the agencies' credit reports match your records. If there are discrepancies, you will need to dispute them with the agency that is reporting them. You can find instructions on how to dispute errors on credit agencies' websites.

You should also think about your taxes. Your deployment will likely have some sort of impact on them, so take the time to understand what it may mean when filing taxable income. If you are stationed abroad or are in a combat zone during the tax filing season, you may qualify for certain automatic extensions related to the filing and paying of your federal income taxes.

If you are earning combat pay, it may be non-taxable. If you are an enlisted member, warrant officer or commissioned warrant officer, none of your combat pay is

included in your taxable income. If you are a commissioned officer (other than a commissioned warrant officer), there is a limit to the amount of combat pay you can exclude.

The Internal Revenue Service has a dedicated resource to help military members make accurate and informed tax decisions.

3. PLAN TO SAVE SOME EXTRA MONEY

Whether it's from family separation allowance, special and incentive or tax-exempt combat pay, you're probably going to have a little extra money at your disposal during your deployment. While it's tempting to use all that money on something splashy, it may be helpful to put some of it away for the future. The good news is that there are a lot of tools at your disposal to make the most of those savings, including:

The Thrift Savings Plan is an official federal government-sponsored retirement savings and investment program, similar to a civilian 401K tax-deferred program. Service members can contribute money from their basic, special, incentive and bonus pay without paying federal or state taxes.

The Savings Deposit Program is also available to service members during assignments and deployments to specified locations. It pays back a 10 percent annual return on investment (2.5 percent quarterly) on up to \$10,000 contributed from un-allotted current pay and allowances. Upon withdrawal, a service member's contributions to the Savings Deposit Program will not be taxed, but the interest earned will be.

4. UNDERSTAND YOUR PROTECTIONS UNDER THE SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act provides financial and legal protections for active-duty service members, including National Guard and reserve members, and their families. Taking the time to understand these protections can help you and your loved ones take off some financial pressures during deployment. A few of the financial protections that may apply during your deployment include:

Creditors must reduce the interest rate on debts to six percent for liabilities incurred before you entered active duty. If the debt is a mortgage, the reduced rate extends for one year after active-military service. The reduced interest rate applies to credit card debts, car loans, business obligations, some student loans and other debts, as well as fees, service charges and renewal fees. Creditors

can challenge this provision if they believe your ability to pay a rate higher than six percent is not materially affected by your military service.

No sale, foreclosure or seizure of property for non-payment of a pre-service mortgage debt is valid if made during or within nine months after your service on active duty, unless carrying out a valid court order. This can provide tremendous protections from foreclosure. Be sure to contact your legal assistance office for help with missed mortgage payments.

The Internal Revenue Service and state and local taxing authorities must defer your income taxes due before or during your military service if your ability to pay the income tax is materially affected by military service. No interest or penalty can be added because of this type of deferral.

If you own a small business, your non-business assets and military pay are protected from creditors while you are on active duty. This applies to business debts or obligations.

5. GET FINANCIAL HELP IF YOU NEED IT

Preparing financially leading up to a deployment is no small task. There are a variety of resources to help you and your loved ones with everything from organizing and planning your finances to emergency financial assistance, including:

Free, confidential financial counseling or referrals from a Military and Family Support Center or through Military OneSource. Local community resources are available through the Joint Forces Headquarters for service members who aren't located near military installations. Emergency financial assistance from the American Red Cross Financial Assistance, which works under partnership agreements with the Army Emergency Relief, Navy-Marine Corps Relief Society, Air Force Aid Society and Coast Guard Mutual Assistance to provide financial help with emergency travel, burial of a loved one and assistance to avoid privation.

Financial information during emergencies from the United Service Organizations – a private, nonprofit organization supporting service members and their families by providing morale, welfare and recreation-type services.

Emergency financial help through your branch of service. Before your deployment, you may want to preauthorize your loved ones to get financial help in case there's an emergency while you're away. 🐸

PREPARING FOR DEPLOYMENT BY SETTING SAVINGS GOALS

Courtesy of Military OneSource

When you and your family are preparing for a deployment, set savings goals that will make the most of your special payments. Sticking to these goals will keep you ready for the future with control over your finances.

CHOOSE YOUR DEPLOYMENT SAVINGS GOALS

When you first begin setting savings goals, being specific is key. Keep the following tips in mind.

Pick something meaningful. You'll be more motivated to save if you have a meaningful goal in mind, like paying off your debt, building up your retirement account or putting aside a down payment for a new house.

Set a specific dollar amount. This will help you track your progress and know how close you are to achieving your goals.

Be realistic. Keep track of your income before and during deployment so you can set a savings goal that is realistic. Use your myPay account to view your Leave and Earning Statements.

STICK TO YOUR DEPLOYMENT SAVINGS GOALS

After you've chosen your savings goal, it's time to make a plan of action. Here are a few things that will help you and your family stick to your goals throughout your deployment.

Figure out the logistics. Consider how much you need to save each pay period to reach your goal and where you'll be storing your savings. For

instance, will you be using an existing savings account, a Thrift Savings Account or the Savings Deposit Program?

Meet with a personal financial counselor.

Guidance can help you determine the best way to manage your savings during deployment. Take advantage of free personal financial counseling through Military OneSource by calling 800-342-9647 or meet with a counselor through your Military and Family Support Center.

Make it a team effort. Sticking to a savings goal can be more manageable when you have someone else in your corner. Work with your spouse or partner to make your goal a reality or share your plans with a friend for some extra accountability.

Use the Military Saves pledge. Make your savings goal official by taking a pledge with the Military Saves program. While you're there, check out the available resources to help you stay on track.

Your deployment is the perfect time to focus on your family's future with a strong savings plan. For more information and resources, visit Military OneSource's Financial and Legal pages and get tips for keeping your finances in check. Or reach out for free financial counseling through Military OneSource. 🐞

FINANCIAL COUNSELING



Need help making a budget? Thinking about buying or leasing a new car? Worried about paying off your credit card debt?

Military OneSource can help! Military OneSource financial counselors can provide confidential help and support to active-duty, National Guard and reserve members and their families on a wide range of financial issues by telephone, online or face to face at no cost.

Highlights

- ✓ **Confidential help and information** from trained counselors on topics such as financial benefits for military members, managing a budget, planning for major purchases such as a car or home, and saving and investing
- ✓ **Coaching on how to address difficult issues** such as foreclosure, late mortgage payments and debt consolidation, including helping individuals contact their creditors and negotiate late fees, interpreting interest rates and building affordable payment plans
- ✓ **In-person or telephonic counseling** options available
- ✓ **Additional information and resources** on Military OneSource's Money Management page, including articles, tools and links to helpful websites
- ✓ **Information for all stages** of financial planning including article titles such as "Financing a College Education," "Home Buying," and "Financial Planning in Your Twenties and Thirties"
- ✓ **Helpful tools and resources** including calculators to figure out how much to save for retirement or spend on a new car, podcasts on topics such as repairing credit and managing deployment pay, as well as links to useful websites such as the Better Business Bureau and the Thrift Savings Plan
- ✓ **Access to each service's Personal Financial Management Program**, which provides classes and seminars, counseling and information on financial issues at installations, as well as access to each service's financial relief organization for help with emergency expenses



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THE YELLOW RIBBON PROGRAM IS FOR RESERVISTS & THEIR SUPPORT SYSTEMS



BECAUSE SUPPORT SYSTEMS ARE EVERYTHING







SAFETY AND SECURITY TIPS FOR SERVICE MEMBERS & LOVED ONES

Courtesy of Military OneSource

As part of the military community, chances are that you've heard the term OPSEC, which means operations security. Simply put, OPSEC means being careful about what is said and done in front of others in order to protect you, your family and your service members from those that can do harm. No matter how small some words and actions may seem, enemies of the military may be able to piece together certain information and learn something that could jeopardize you or your service member's safety.

Practicing good operations and personal security before, during and after deployment is important. By understanding and following the guidelines below,

you can contribute to mission readiness and ensure everyone's safety and security during deployment.

OPERATIONS SECURITY

Be mindful of what you share about your service member's deployment — both in person and virtually. While general details about your service member may seem insignificant, overtime, these pieces of information can be used by an enemy to interpret unit movements, missions and identities. In an effort to keep our service members safe, make sure you and your loved ones — including children — avoid sharing the following details.

Specific dates: Return or arrival dates can be dangerous in the hands of an enemy. If you are sharing dates over email or on social media, consider developing a “code” with your service member.

Location: Avoid sharing details related to location — like where your service member is deployed or where you’re living. Encourage everyone to disable mapping and location services on phones, computers and other devices.

Casualties: Each branch of service has a procedure for notifying families about the casualty of a service member. If you receive information about a casualty in your service member’s unit, never share those details on social media or on other online platforms.

Unit specifics: Your service member may share certain sensitive details about their unit in confidence, including unit morale or personnel problems. Avoid discussing these topics in public places, online or with members of the media.

ONLINE SECURITY

Safeguarding personal information is crucial to maintaining operations security. Revealing even the most basic details online — like phone numbers, addresses or birthdays — can make you vulnerable to enemies. Make sure you review, and even consider changing, certain settings on your social media and online accounts — it’s easy, and worth it in the long-run.

Privacy settings: Some blogs and many social media platforms will allow you to enable security settings that limit who is able to view what you post. Before using social media sites, understand your settings and limits on who can access this information, especially if you’re discussing deployment.

Location settings: Sharing photos, videos or geotags on your phone, computer or tablet can reveal personal details and exact locations. Before using any online platforms, applications or websites get familiar with your account settings and only share location information with people you trust.

Third-party applications: Be cautious when using third-party applications, such as online games, surveys

or plug-ins for other websites. When you provide third-party applications with personal details, you risk losing control of where your information is shared — and who it’s shared with.


Protecting children: Children, no matter how young, also play an important role in maintaining OPSEC. Talk to children and teenagers about the serious risks of sharing certain information online, and discourage interactions with strangers through gaming consoles on social media or through applications. You can also take steps to monitor their online behavior, like setting up parental controls on gaming systems or on wireless devices.

PERSONAL SECURITY

Chances are you already take steps to ensure your personal safety, like asking a neighbor to pick up your mail or leaving a vehicle parked in the driveway when you’re not home. But during deployment, you may want to pay particular attention to indicators that may advertise that your service member is deployed.

At home: While public displays of support may be well intentioned — like yellow ribbons tied to posts or candles in the window — they can also blatantly show that a service member is gone. If you still want to have these patriotic symbols outside your home, be sure to keep them up regardless of deployment.

In conversations: Unless speaking with family or friends, try not to mention that your service member is deployed. If anyone you don’t know reaches out to you about your service member’s deployment, do not volunteer any information until you know further details. If they claim to be an official military spokesperson or a member of the media, direct them to your nearest installation’s local public affairs officer.

While traveling: When traveling out of town, make arrangements for mail and newspapers to be postponed, get picked up by a friend or family member or get mail rerouted online through the U.S. Post Office. While you’re away, stay alert and follow the buddy system, particularly at night. Should any issues arise, don’t hesitate to contact the police. 

UNDERSTANDING MILITARY POWERS OF ATTORNEY

A PRIMER FOR FAMILIES

Courtesy of Military OneSource

At some point in their military career, your service member may ask if you can help them with certain personal business that can be hard to handle if they have limited communications or access to technology. This may include a wide variety of transactions including paying bills, handling banking or insurance, or selling property.

To hand off these responsibilities they need to create and sign a power of attorney that designates you or someone they trust as their representative. A POA is a legally binding planning tool that gives one person the authority to act on another's behalf for legal or financial issues for a specified time. Conversations with your service member can help you better meet his or her needs.

The military maintains legal services offices to prepare powers of attorney for service members, and may bring the legal services to the individual units before deployments or other operations. Even better: These services are free to your service member.

GENERAL, LIMITED & SPECIFIC POWERS OF ATTORNEY

Powers of attorney may be general or written to address a specific transaction(s). Your service member will have to think through and determine the types of transactions they may need you, other family members or trusted people to complete. If they are unsure about their needs, an appointment with the legal services office can help them determine the right POA for their

situation. This conversation or prompt can determine which types of powers of attorney are needed.

If you are someone's POA, here's what to know:

A general power of attorney gives the you the legal right to take any action on behalf of your service member, or grantor. While this can be easier, it also has drawbacks as some institutions may not accept a general POA, or at least beyond the most basic kinds of transactions.

A special power of attorney, or limited power of attorney, is specific to a certain transaction or business relationship. This may include powers of attorney for specific bank accounts, vehicles or actions such as the sale of a particular property. A special power of attorney should include detailed information.

The downside to using special powers of attorney is that you need to have one for every business relationship being covered.

If you are being asked to be a POA then you will need to know detailed information such as the bank account name and number, Vehicle Identification Numbers, or insurance policy companies and numbers, whether or not they are added to a POA

REGULAR, DURABLE & SPRINGING POWERS OF ATTORNEY

Another important aspect of a power of attorney is when they take effect and when they terminate. Here are common terms to know about POAs:

Regular: Most regular powers of attorney take effect



when they are signed. A regular power of attorney lasts until it expires, until it is revoked, until the grantor becomes incapacitated or until either party dies.

Durable: A durable power of attorney also usually takes effect when signed and lasts until it expires, until it is revoked or until either party dies. However, a durable power of attorney contains special language that continues the representative's powers even if the grantor is incapacitated.

Springing: A springing power of attorney does not become valid until a certain event occurs - a common use is for the power of attorney to become valid if the grantor is incapacitated and unable to make their own decisions. They may or may not have an expiration date.

Termination: A power of attorney is limited to a specific period of time or around a certain event, such as during the length of a deployment. The POA automatically expires when that time period or event has concluded.

USING THE RIGHT POA FORMS

In many cases, the company or organization may require that you use their specific form, that you pre-file the power of attorney with them, or they may have other requirements.

Your service member should check with their bank, insurance company or other institutions with whom they expect that you will be able to do business to find out their preferred format and policy for submitting the documents.

Being asked to serve as someone's POA is an important responsibility. Make sure that you understand what you are being asked to do.

Your military member can contact a Military OneSource consultant or access the military's free legal locator if they have other questions about when and how they can use powers of attorney to take care of their personal business when they are unavailable. 🍌



Senior Master Sgt. Andre Valentine, 624th Regional Support Group Yellow Ribbon Program representative, welcomes Reserve Citizen Airmen during a Yellow Ribbon event at the 48th Aerial Port Squadron at Joint Base Pearl Harbor Hickam, Hawaii.

PACIFIC-BASED RESERVE AIRMEN OVERCOME PANDEMIC CHALLENGE TO HOST YELLOW RIBBON EVENT

By Tech. Sgt. Garrett Cole, 624 Regional Support Group Public Affairs

The stress associated with deployments can pose one of the biggest challenges Airmen face before going “down range.”

The Yellow Ribbon Program is there to help assist reservists in obtaining the necessary tools to alleviate stress before deploying ... and during the challenges of the COVID-19 pandemic, the 624th Regional Support Group at Joint Base Pearl Harbor-Hickam, Hawaii, recently found a way to facilitate the program virtually for the first time.

Active-duty military members who have deployed become well-accustomed to the deployment

process, and its assembly-line style, ensuring members get out the door safely and ready for what’s to come. For reservists however, the process is a bit more complex, and with the ongoing pandemic, the challenges are even greater. Reservists have multiple priorities to juggle as they and their families prepare for what is to come. Coordinating with a civilian job, family care and the financial responsibilities.

“I’ve been deployed a few times, but you really don’t know how to deal with some of the challenges,” said Senior Master Sgt. Andre Valentine, the

624th RSG Yellow Ribbon representative. "There are so many programs out there to tap into, and as the military has evolved over the past couple of years, those programs have grown as well."

Reservists train to be mission-ready. Leading up to deployment, checking off numerous boxes in a standardized routine helps to confirm readiness. Yet, even the most thorough checklist can't account for all potential stressors, and that's where the Yellow Ribbon Program helps.

"The Yellow Ribbon Program is an incredibly valuable platform for our Reserve Citizen Airmen and their families so they have the tools they need," said Col. Athanasia Shinas, 624th Regional Support Group commander. "It's especially important to ensure our team is ready for deployment, even in the midst of a pandemic."

In 2008, our U.S. Congress recognized these unique circumstances Reservists face and approved the Yellow Ribbon Program with its inclusion in the National Defense Authorization Act. The primary purpose for this program is to promote the welfare of members, their families, and communities, by connecting them with resources throughout the deployment cycle. Due to the importance of reintegration, the program provides support during this crucial time. With the current pandemic, new ways of how to execute the program are being devised.

"The typical Yellow Ribbon event is hosted at central venue," said Valentine. "Members fly out to a hotel with their families and participate in a variety of programs. Events are scheduled all weekend, which includes a variety of breakout sessions covering a wide range of valuable information."

Because 624th RSG deployers weren't able to

travel due to COVID-19 precautions, they were encouraged to attend locally and virtually. The 48th Aerial Port Squadron was able to host this first-ever virtual Yellow Ribbon event and adhere to social and physical distancing protocols.

"The content of the event remained the same," said Valentine. "The main difference is the venue. But all the information that pre-deployers normally get, we were able to provide."

Shinas expressed support for the program in her opening comments.

"This program is a vital part of maintaining resiliency and showing our Air-

men that we have their

backs," said Shinas. "It's critical that we still pressed forward in holding the event. Resiliency starts at the home front and carries on to every aspect of who we are. The

deployers and their families

are all part of our 'ohana, and it's imperative that we consider everyone's wellbeing and provide them with the support to thrive in what can be a challenging period."

During an event, the tools and resources provided are just one facet. Valentine also added that the interaction between attendees helps provide a sense of community.

"Most people think that the military is all about numbers and is member focused, but we encourage the families to come and take part," said Valentine. "Interactions are how we form support groups and networks. Making these connections and building these relationships back home are just as important as the relationships military members make down-range."

More information can be found at www.afrc.af.mil/About-Us/Yellow-Ribbon and www.facebook.com/YellowRibbon. 🐦

"This program is a vital part of maintaining resiliency and showing our Airmen that we have their backs."

Col. Athanasia Shinas
624th RSG commander

9 TIPS FOR MAINTAINING HEALTHY RELATIONSHIPS

Courtesy of Military OneSource

Work on communication skills. Strong relationships are built on effective communication. Make an effort to really listen to each other and share both positive and negative feelings to keep the environment honest and open. Some people use a phone call during the day to settle family business, so they're free to enjoy time together when they get home.

Do regular maintenance. Occasionally, take the pulse of your relationship to examine what's working, what isn't and what you both can do to strengthen your connection. Do you wish spending time together was a higher priority? Do you share the household work? Discuss the changes that will bring you into harmony and decide together on the compromises you're willing to make.

Adjust your expectations. Accept yourself, your spouse and your relationship as they exist today. It's natural to want the honeymoon phase to last forever. But people and relationships change over time, and each new milestone brings different dynamics and routines.

Create rituals. Routine and rituals can help hold a relationship together. A goodbye kiss before work, breakfast in bed with the crossword puzzle on weekends, weekly date nights or a walk after dinner are little things that, over time, become the glue in a healthy relationship.

Plan dates and surprises for each other. Romance should be an ongoing part of your relationship, not just special occasions. Take turns planning dates or other surprises to keep your relationship exciting. You could rent some kayaks, get

concert tickets for your partner's favorite band, or turn your dining area into a fancy restaurant to wine and dine your partner when getting home from work. Be thoughtful in your plans and consider what your spouse enjoys.

Plan for roadblocks. You won't always agree on every-

thing. Think about and discuss situations you know cause friction and plan to treat one another with respect before a disagreement happens. Use "I" statements and keep your focus on the issue at hand. Get into the habit of looking for your spouse's positive traits and showing appreciation.

Give each other space. Your relationship will be stronger and more interesting if you give your spouse time and space without you. Remember, one person can't possibly meet all your needs. Both you and your spouse must keep and nurture outside friendships and interests.

Be active together. A couple that works out together stays together. Exercising together is not only a fun way to get in shape, it helps you feel better about yourselves, which in turn strengthens your relationship.

Relationships are like military missions in that they require strategy, foresight and effort. When life pulls you in different directions, it's important to feed your relationship so it thrives.





MASTER SERGEANT CONNECTS DEPLOYERS AND LOVED ONES WITH DEPLOYMENT SUPPORT

By Natalie Stanley, 926th Wing Public Affairs

NELLIS AIR FORCE BASE, Nev. — Master Sgt. Randi Ross, 926th Wing Yellow Ribbon Reintegration Program coordinator, plays a vital role for the wing's deployers. She ensure they and their loved ones are provided the opportunity to attend Yellow Ribbon events.

Yellow Ribbon is a Department of Defense-wide effort to promote the well-being of National Guard and Reserve members, their families and communities, by connecting them with resources throughout the deployment cycle. Through Yellow Ribbon events, deployers and the people who are part of their support systems connect with relevant resources before, during and after deployments.

Deployers have four months prior to deployment and one-year post-deployment to attend two Yellow Ribbon events. Their loved ones are also eligible to attend during the Airmen's deployment.

Although COVID-19 restrictions have caused event cancellations, Ross has been planning for each event as though they are still going to happen. One of the challenges Ross has been working through is making sure members get to attend, even if they fall outside their allotted window due to military travel restrictions.

"What they are doing is saying go ahead and allow them to sign up and we are putting in waivers," she said.

Families who may have missed a pre-deployment event due to the pandemic will also have the opportunity to attend an event while their Airman is deployed.

The events are an opportunity for pre- and post-deployers to get information they and their families will need before, during and after a deployment.

Airmen can attend events with up to two guests. The events are geared toward those who support the Airman during their deployment and during reintegration.

"It's a support system," Ross said. "I even tell them 'Hey, if the mail man happens to become your best friend and that's who's been supporting you while you've been deployed, sign them up'."

The events provide tools and resources to help the Airmen's support system be better prepared to navigate the military world during deployment and help the military member reintegrate into their civilian lives post-deployment.

While Yellow Ribbon events are not mandatory, Ross highly encourages members to take advantage of the opportunity.

"A lot of people think they're going to get held hostage like a timeshare briefing," she said. "The people that are hesitant I encourage them to just go one time. Our events are not boring, it's always fun and I always learn something new."



Col. Don Wren, 910th Mission Support Group commander at Youngstown Air Reserve Station, Ohio, teaches Reservists and their guests about how to write an effective resume for a federal job during a Yellow Ribbon event in St. Louis, Missouri, July 19-21, 2019. (photo by Tech. Sgt. Lauren Gleason)

COLONEL GIVES DEPLOYERS ADVICE FOR GETTING IN THE DOOR TO FEDERAL JOBS

By Tech. Sgt. Lauren Gleason, 507th Air Refueling Wing Public Affairs

TINKER AIR FORCE Base, Okla. -- Chief Master Sgt. Linda Sparks said she was looking to take the next step in her career as a federal civilian employee when she returned from a 6-month Air Force Reserve deployment to Iraq.

She was among those who took a federal job resume writing class at a Yellow Ribbon Reintegration Program event July 19-21 to learn more about the federal job hiring process. Yellow Ribbon promotes the well-

being of reservists and their loved ones by connecting them with resources before and after deployments through a series of national events.

As a civilian, Sparks works as a management analyst for Air Force Materiel Command at Wright-Patterson Air Force Base, Ohio. As a reservist, she has two roles as the chief enlisted manager of the Joint Transportation Reserve Unit and the 554th Reserve Support Squadron, both at Scott Air Force Base, Illinois.

"I did not realize the way a resume should look, and I didn't realize what would get me in the door," Sparks said. "The federal resume writing class helped me figure out that my resume is why I'm not getting referred for positions."

Four briefings regarding resume writing were available to reservists. Each was led by Col. Don Wren, commander of the 910th Mission Support Group at Youngstown Air Reserve Station, Ohio.

"The way we teach resume writing makes it clear and concise," he said. "I have trained well over 700 people on this. Before, they weren't making the certificates, and after they adopt the tools we give them, they are making the certificates."

Wren said reservists often underestimate the power of their military experience when it comes to including it in their resume when applying for federal jobs. Airmen may not know how to classify their military or volunteer experience. Both types of experience can be accounted for in a resume which could mean the difference in being selected for a federal job, he said.

"There's a big misperception that resumes are graded by a computer, but in reality it's a real person reading it," Wren said. "You have to make your resume mean something to a person rather than an algorithm."

Wren was the Reserve MSG commander at Pope Air Force Base, N.C., when it transferred to Army control and had to figure out how to help reservists obtain new assignments. He said he quickly discovered they needed help with the first step: the resume.

"It's really important because people were writing resumes that are either not enough information or way too much information," Wren said. "Either way, they weren't getting the results they needed."

He continues to help people after Yellow Ribbon

events via emails and phone calls.

"My purpose is helping them get to where they need to be," Wren said. "Wherever you want to be is where I want to help get you. It's very rewarding for me."

Master Sgt. David Sharpe, a materiel management clerk for the 315th Logistics Readiness Squadron at Joint Base Charleston, South Carolina, recently returned from a 6-month deployment and attended the

class to see what it offered. He is a cook as a civilian and is looking to join the civilian workforce since he is approaching the end of his military career after 33 years. He applied for about 10 federal positions long ago.


"I think I heard back from one job, and that's been about a decade," Sharpe said. "Several years ago when I applied, there wasn't anyone who taught this. You just went and applied for the job."

Sharpe said the biggest takeaway is that resume writing is much different when applying for a federal job. He said it is important for applicants to identify specific words and phrases from the job description and use them in their resume.

Sharpe grew up in Indiana and later moved to Charleston. He served on active duty for four years before leaving the service and getting his bachelor's degree, and ultimately joining the Air Force Reserve.

Sharpe brought his parents to the St. Louis event, his third time participating in Yellow Ribbon.

"It's a chance to get away a little bit and bring my parents to do something special," he said. "I'm about to retire so it was nice to get to talk to the helping agencies about the next step."

Each year, more than 7,000 Reserve Citizen Airmen and those closest to them learn about education benefits, health care, retirement information and more at Yellow Ribbon events. 

**WREN SAID RESERVISTS
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Lt. Col. Todd Riddle educates deployers and their loved ones about stress at an Air Force Reserve Yellow Ribbon Reintegration Program event in Orange County, California. Riddle has more than 21 years of military service and deployed on five combat tours during his career. *Photo by Staff Sgt. Tara R. Abrahams*

CAREER PILOT GIVES TIPS ON COMBATING DEPLOYMENT STRESS

By Staff Sgt. Tara R. Abrahams, 940th Wing Public Affairs

ORANGE COUNTY, Calif. --Lt. Col. Todd Riddle, an A-10 Thunderbolt II pilot with more than 21 years of military service and five combat tours, is no stranger to deployment and the stress it brings. He broke away from his position as a Secretary of Defense executive fellow with Qual-

comm Technologies in San Diego to help prepare fellow Airmen and their loved ones on the challenges deployment can bring.

Riddle educated pre- and post-deployers and their loved ones on the topic Jan. 25 at an Air Force Reserve Yellow Ribbon Reintegration Pro-

gram event Jan. 25 in Orange County, California. The former squadron commander led several breakout sessions and served as keynote speaker for Yellow Ribbon, which promotes the well-being of reservists and those closest to them by connecting them with resources before, during and after deployments.

"Each deployment is unique and takes on its own characteristics," Riddle said.

He explained how stress affects well-being and gave strategies and techniques to address it. He defined it as the response we have when life challenges seem greater than our ability to handle. Deployment, whether an Airman's first time or not, is often one of those times, he said.

Over the years, he has deployed leaving behind young children to teenagers, but every trip brought on different stressors, he said.

Family was a common concern among the attendees. Participants mentioned having deployed before being married or becoming a parent, but now are being faced with leaving their spouses and children behind for several months. First-time deployers mentioned having similar feelings.

"I'm worried because my kids are never without me," said a pre-deployer preparing for her first overseas tour this summer.

If stress isn't handled, it may lead to feelings of burnout or more severe consequences, said Riddle, who provided the men and women tools to handle stress as it comes. He suggested keeping a log of stressful thoughts to help one stay aware of feelings before they become too overwhelming.

Staff Sgt. Brandi Harris, an air transportation

specialist at Tinker Air Force Base, Oklahoma, said she found the information motivating, helpful and informative.

"It connected the dots to behavior," she said. "It taught me how to catch what we're feeling as it comes."

Once stress is recognized, Riddle said, the next step is to address it. The information he shared gave the audience a variety of techniques to combat stress because everybody responds to stress differently.

"Something that may not be stressful to you could terrify someone else," he said. "Our stress management depends a great deal on our personality."

Riddle provided Airmen a variety of techniques to help relieve the pressure. He gave attendees a list of stress-busting strategies including limiting worry to a specific time of day, breathing strategies and keeping journals.

"Journaling can bring coherence to what seems messy," he said.

A few deployers participating in Yellow Ribbon agreed that this technique had been helpful in the past and others said it would likely help them as well.

Yellow Ribbon began in 2008 following a congressional mandate for the Department of Defense to assist reservists and National Guard members in maintaining resiliency as they transition between their military and civilian roles. Each year, the Air Force Reserve program trains more than 7,000 reservists and those closest to them in education benefits, health care, retirement information and other topics. 🐦



NON-MEDICAL COUNSELING FOR YOUTH NOW AVAILABLE BY VIDEO

Courtesy of Military OneSource

The coronavirus pandemic has upended regular school schedules and other routines. Children and teenagers who feel isolated from friends and activities may experience a particularly hard time.

Children show stress in different ways. Your child may act out, be sad or fearful, or show signs of low self-esteem. To help your child cope with changes due to the COVID-19 pandemic, Military OneSource will offer video non-medical counseling sessions for children and teenagers.

WHAT IS NON-MEDICAL COUNSELING?

Non-medical counseling is confidential, short-term, solution-focused counseling provided by counselors with a master's degree or higher who can assist with:

- Self-esteem issues
- Communication and relationships
- Problem-solving and adjustment
- Behavioral issues, such as bullying and anger management
- Changes at home, such as deployment, reunion, divorce and grief

CHILDREN AND YOUTH SERVICES

Children ages 6-17 of active-duty, National Guard or reserve service members and recently retired or separated service members are eligible for confidential video non-medical counseling.

A parent must attend each video session for children age 12 and younger, but only be available at the start of each video session for youth ages 13 to 17 to give parental consent.

Conversations in these sessions stay between your child and the counselor. The only exceptions are cases of domestic violence, abuse, and suicidal or homicidal threats. If your child is in immediate crisis, call the Military Crisis Line at 800-273-8255, and press 1, chat online, or send a text message to 838255.

ARRANGING NON-MEDICAL COUNSELING

Call Military OneSource at 800-342-9647 to learn whether non-medical counseling is right for your child. If a consultant determines the service is appropriate, you will be authorized for up to 12 counseling sessions and connected with a non-medical counselor who best suits your child's needs. 🌈



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YOU CAN'T BE LOOKING
FOR A NEW DAY CARE.**

BUT WE CAN.

Providing child care options is just the beginning.

Military OneSource offers free 24/7 support to connect you to resources and services you can use to tackle the challenges of military life with confidence.

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Little things can make a big difference.

Get tips and tools to support our littlest troops.

Caring for kids takes grown-up skills. Do you have the intel you need to power up your parenting? Learn little things you can do every day to raise resilient, healthy kids. And discover all the free resources and support available to military parents and families. Contact Military OneSource or your Family Advocacy Program.



**Together, we keep kids
healthy and safe.**

800-342-9647 | www.MilitaryOneSource.mil/MilParentPower

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