

# THE CARGO COURIER

123rd Airlift Wing, Kentucky Air National Guard, Louisville, Ky.

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## 123rd joins Kentucky Harvest in food drive

### Unit continues to help local community even during national crisis

By Staff Sgt. Amy Ziegler  
Cargo Courier Editor

The Kentucky Air Guard announced plans recently to join Kentucky Harvest as a partner in its "Million in a Month" canned food drive.

The campaign seeks partners throughout the community to help collect one million pounds of food in a month.

The unit's effort kicked off with a formal ceremony held Oct. 23 in the base Fuel Cell Hangar.

Stan Curtis, founder of Kentucky Harvest, and Col. Michael Harden, commander of the 123rd Airlift Wing, were on hand to make the announcement.

"I'm thrilled to have the Kentucky Air National Guard as a partner with Kentucky Harvest," Curtis said. "The unit has a tremendous credibility in the community.

"Their partnership will help attract businesses, churches, schools and factories to the Million in a Month campaign."

Harden challenged unit members to make the campaign their holiday gift to the community.

"We've had big demands placed on our military operation over the last couple of months," Harden said.

"Yet with the holiday season near, we



Tech. Sgt. Bill Lewis/KyANG

Col. Michael Harden, wing commander, joins 123rd Airlift Wing Command Chief Master Sgt. Mike Mitro and Kentucky Harvest founder Stan Curtis to kick off the wing's food drive Oct. 23 by placing canned goods in the civil engineering/state maintenance wagon train.

have a golden opportunity to do something extra special to make our local community a better place for all of us."

Lt. Col. Rich Frymire, who coordinated the kick-off, said he was delighted by the unit's participation.

"It seems that no matter the mission, whether it's overseas, across the nation or in the local community, our members rise the challenge," he said.

"This is a chance for the unit to make a difference in the local community and to help those less fortunate."

Kentucky Harvest is a nationally recognized

### 3 KyANG aircraft, personnel deploy to Fort Hood

At the direction of the Secretary of the Air Force, three Kentucky Air Guard C-130 Hercules aircraft, flight crews and ground-support personnel were deployed Oct. 11 to Fort Hood, Texas.

Their mission is to provide airlift support for Operation Noble Eagle, said Brig. Gen. Richard Ash, Kentucky's assistant adjutant general for Air.

"The members of the 123rd Airlift Wing involved in this are trained, ready and committed to do whatever our nation and commanders deem necessary," Ash said.



See HARVEST, Page 3

# This unit has protected others' ways of life— now it's time to protect our own

**I**

t has been well more than six weeks since our homeland was attacked by cowardly and sinister forces.

The 18 jackals who allegedly executed the attacks, and all of the individuals and countries who supported them, are guilty of murdering 5,000 of our countrymen—a number that could have been much higher had it not been for the bravery of the police and firefighters who valiantly went into harm's way so the others might live.

These attackers struck a blow against our American way of life, a blow that they hope will lead to the eventual destruction of our country and everything that we stand for. These initial attacks are now being followed by more cowardly and dastardly acts of bioterrorism, with who knows what to follow.

As hard as it is to believe, there are folks out there within striking distance who want us destroyed, and these despicable people will use any means necessary to see that it happens.

The reason we are under attack by these cowards is neither noble nor honorable. In the past, wars were fought to acquire territory or resources. They were fought to gain independence, or to do away with oppression or tyranny.

The motivation for these attacks on America is nothing more than simple hatred—a deep-seated hatred of you and me and our way of life by a group of depraved individuals who hide behind the veil of re-



**Col. Michael Harden  
123rd Airlift Wing Commander**

ligion in order to find honor in murder and hatred. We are now faced with responding to these attacks, and respond we must.

Our response must not be motivated out of a desire for retribution or hatred of the perpetrators, but out of the noble desire to protect and preserve our way of life—a way of life that is the envy of the civilized world save these misguided criminals who will kill anyone to advance their extreme agenda.

This unit has responded to all manner of crises since it was formed after WWII.

Our predecessors fought and died in Korea, and they helped win the Cold War by being ready to respond to the Russian Bear, should he be foolish enough to attempt crossing the Fulda Gap.

We have protected and supported people in Kuwait, Saudi Arabia, Bosnia, Somalia, Rwanda, Haiti and many other places.

All of these past operations have been for the benefit of others, and our response has always been superb.

We are now called upon to protect ourselves, our families, our homeland. We must take this on, and we must take it on with a focus and determination like never before. We cannot fail, for if we do we will cease to exist.

Our role in this war is still being determined. It will require courage, skill and sacrifice. It may entail facing a defined enemy in a faraway place, or opposing a faceless enemy not too far from home.

It may require leaving the comfort of our normal jobs, homes and families. It may require economic and other personal sacrifices—but it is necessary and worth the price in order to rid the world of these evil and cowardly forces. We did not ask for this fight, but we are committed to it.

Your leaders will attempt to lessen the impact of this struggle on your normal way of life—but we must realize that our life is not normal any more. We are engaged in a struggle that we will not and cannot lose.

Our families, neighbors and friends are all depending upon us. We cannot let them down. I know that I have your support, and I know that you are trained and equipped to do whatever it takes. Let's just do it!

Thanks Loads,

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If you have a story idea, photo or article to submit, stop by the public affairs office, room 2117 of the Wing Headquarters Building. Deadline for the next issue is Nov. 21.

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An electronic version of the Cargo Courier is available at the Kentucky Air Guard's Web site — [www.kyang.ang.af.mil](http://www.kyang.ang.af.mil)

# Unit's CFC off to a strong early showing

## 84 percent of campaign goal already achieved

By Staff Sgt. Amy Ziegler  
Cargo Courier Editor

It's only three weeks into the 2001 Combined Federal Campaign, and the unit appears to be in mid-season form.

To date, 84 percent of the wing's \$48,000 goal has been pledged, according to Lt. Col. Rich Frymire, base CFC manager.

Frymire said he was "extremely pleased" by the strong early showing.

"It appears that our CFC gifts are up per individual," Frymire noted. "Hopefully, that pattern will continue throughout the campaign."

Frymire added that several base organizations have played a key role in the positive early response.

Master Sgt. Mark Green, president of the Association of Civilian Technicians, presented a \$2,000 CFC donation on the group's behalf.

Thoroughbred Club representatives 1st Lt. Katrina Johnson and Master Sgt. Ted Schiess added a \$500 check, and the Officer's Fund donated \$300.

The CFC has been a local tradition since the 1960s. It gives federal employees a



Senior Airman Valerie Gholson/KyANG

**Master Sgt. Mark Green, president of the Association of Civilian Technicians, presents Lt. Col. Rich Frymire, CFC manager, with a check for \$2,000 on behalf of the association. The donation is to the American Red Cross Disaster Relief Fund.**

chance to improve the quality of life in the community by making donations to area charities.

Among the local organizations already benefiting from the early donations are the American Red Cross, WHAS Crusade for

Children, Home of the Innocents, Boy Scouts of America and Kentucky Special Olympics.

The unit raised a record-breaking \$46,070 last year.

For more information on CFC giving, contact Lt. Col. Rich Frymire at ext. 4589.

## Harvest

Continued from Page 1

organization that got its start in 1987 when Curtis delivered the first batch of leftover three-bean salad to a homeless shelter.

The mission is simple—transporting food from those who have it and don't want it, to those who want it but don't have it.

Today Kentucky Harvest serves more than 130 community centers in Louisville and southern Indiana.

For the past 15 years, Kentucky Harvest has supplied community centers and shelters with more than 23 million pounds of food donated by restaurants, farmers, hospitals, bakeries, caterers, groceries, hotels and motels.

The Million in a Month campaign is officially scheduled to run from Oct. 15 to Nov. 14, but because the Kentucky Air Guard has tabbed the campaign as its holiday project, unit members will be able to contribute canned food donations through the December drill.

Unit members are asked to bring in at least three canned food items, Frymire said. Kentucky Harvest collection boxes are located near the entrances of each building on base as well as high traffic areas.

For more information, contact Lt. Col. Rich Frymire at ext. 4589.

## Mantell honored

The Simpson County Historical Society unveiled a marker Sept. 29 in honor of KyANG Capt. Thomas Mantell Jr., who was killed there in 1948 when his plane crashed as he was pursuing an unidentified flying object.

The World War II pilot had been a member of the Kentucky Air Guard since the beginning, serving as a flight leader in the unit's 165th Fighter Squadron.

On Jan. 7, 1948, Mantell was directed by the flight tower at Godman Field in Fort Knox, Ky., to pursue a UFO. While in pursuit, the pilot's plane crashed, killing him.

Mantell was the first flight casualty of the KyANG, and the story of his death while chasing a UFO made headlines across the country.

# Family members' SGLI coverage automatic

By Staff Sgt. Amy Ziegler  
Cargo Courier Editor

Married members of the KyANG who carry any amount of military life insurance will see a change in the amount deducted from their November pay as their spouses are automatically enrolled in the service members' Group Life Insurance plan effective Nov. 1.

Each child of a military member enrolled in the SGLI program also will be automatically covered for \$10,000 of life insurance free of charge.

Participation in the SGLI program for spouses is voluntary, but initial enrollment is automatic.

Military members deciding they do not want coverage for their spouses will have to disenroll the spouses to reverse the automatic registration, said Senior Master Sgt. Elizabeth Green, chief of the 123rd Airlift Wing's Military Personnel Flight.

"To disenroll, unit members just need to come down and fill a form out," she said. "The whole process from start to finish may take three minutes."

The spouse coverage is available in \$10,000 increments but cannot exceed the amount of coverage the military member carries, up to \$100,000.

Coverage for children also is automatic, Green said.

Overall, the insurance plan is a pretty good deal, Green noted.

"A lot of spouses out there don't have insurance, and this will really help them out," she said.

"Plus, kids are free, and that's a fantastic deal."

In addition, the SGLI program does not make a distinction between spouses who are

military members themselves and those who are not.

Thus, military members married to military members also will be automatically enrolled Nov. 1.

The military person paying the premium for his or her spouse will automatically become the beneficiary under the family member SGLI program, Green explained.

## SGLI PREMIUMS FOR SPOUSES

| AMOUNT OF INSURANCE | AGE OF SPOUSE |         |         |         |           |
|---------------------|---------------|---------|---------|---------|-----------|
|                     | 34 & below    | 35-44   | 45-49   | 50-54   | 55 & over |
| \$100,000           | \$9.00        | \$13.00 | \$20.00 | \$32.00 | \$55.00   |
| \$90,000            | \$8.10        | \$11.70 | \$18.00 | \$28.80 | \$49.50   |
| \$80,000            | \$7.20        | \$10.40 | \$16.00 | \$25.60 | \$44.00   |
| \$70,000            | \$6.30        | \$9.10  | \$14.00 | \$22.40 | \$38.50   |
| \$60,000            | \$5.40        | \$7.80  | \$12.00 | \$19.20 | \$33.00   |
| \$50,000            | \$4.50        | \$6.50  | \$10.00 | \$16.00 | \$27.50   |
| \$40,000            | \$3.60        | \$5.20  | \$8.00  | \$12.80 | \$22.00   |
| \$30,000            | \$2.70        | \$3.90  | \$6.00  | \$9.60  | \$16.50   |
| \$20,000            | \$1.80        | \$2.60  | \$4.00  | \$6.40  | \$11.00   |
| \$10,000            | \$0.90        | \$1.30  | \$2.00  | \$3.20  | \$5.50    |

# Thrift Savings Plan enhances retirement benefits

By Staff Sgt. Amy Ziegler  
Cargo Courier Editor

From now until Jan. 31 all service members are eligible to enroll in the Thrift Savings Plan, which offers another avenue for retirement savings.

TSP allows participants to place up to 7 percent of military pay, as well as some bonuses and special pay, into a tax-deferred retirement account, said Master Sgt. Dianna Nelson, NCOIC of personal affairs in the wing's 123rd Military Personnel Flight.

Unlike the traditional military retirement, which requires a 20-year commitment, this savings plan is open to anyone in the military and will remain the property of the individual contributor no matter how long he or she serves.

"This doesn't replace the regular military retirement, but is in addition to that," Nelson said.

The key difference between the TSP and most civilian 401(k) plans is that there are no matching funds for service members contributing to TSP.

Military personnel can sign up during a special open enrollment period running now until Jan. 31

Afterward, open enrollment will take place twice a year.

To enroll, service members must fill out a form to specify what percentage of pay to contribute, from 1 to 7 percent.

All initial contributions will automatically be made into the "G Fund," a low-risk money-market fund. Members will, however, be sent a personal identification number to make changes by phone.

There are five funds investors can use to build their retirement savings—a common stock index investments fund, a fixed income index investment fund, a government securities investment fund, a U.S. small cap stock index investment fund and an international stock index investment fund.

Each fund varies in the level of risk and return.

Contributions are exempt from income tax, and accounts grow tax-free. The annual maximum contribution is \$11,000, but the limits will gradually increase in 2003, Nelson said.

Enrollment forms are available in the wing's military personnel flight.

# Chaplain gives, receives good news in Curaçao

By Staff Sgt. Amy Ziegler  
Cargo Courier Editor

A chaplain from the 123rd Airlift Wing recently spent two months deployed to Curaçao, the Netherlands Antilles, in support of Operation Constant Vigil, an Air Force counter-Drug mission that's part of the Joint Inter-Agency Task Force East.

"I did everything from talking with the troops to visiting with terminally ill children in the local community," said 1st Lt. John Von Almen.

"I made it a point to get to know the people."

Von Almen noted that most military personnel deployed to Curaçao didn't need much spiritual comforting because the tropical island setting contributed to high morale.

"Frequently, however, troops would have an issue from back home that they considered not significant enough to trouble the chaplain with, but then they decided to seek help since I was already there," Von Almen said.

"You don't get this type of response if you sit in your office and don't get out to know the people," Von Almen said.

"I cannot count the number of hours I spent simply visiting with people on the

flightline, in their offices or in the command post."

In addition to ministering to the Air National Guard, Air Force, Navy and U.S. Customs personnel deployed to Curaçao, Von

Almen had a close personal relationship with two orphanages on the island, and I was able to take people out to work with them, too."

One of these institutions was *Fundashon Guia Eduka I Forma* (Foundation for Guidance, Education and Reform), a state-run home for adolescent boys who have behavioral problems.

It seeks to educate and reform the young men so they may become better citizens, Von Almen said.

The second institution was Siloam Christian Children's Hospice, a privately operated home for infants and young children with terminal illnesses and for children suffering from severe neglect and abuse.

Many of the children suffered from HIV, Hepatitis B and other sexually transmitted diseases contracted during birth, Von Almen said.

Most die at a young age, but during their lives they discover the reality of unconditional love at the Hospice, Von Almen said.

Overall, the people of Curaçao were thankful to the Americans for supporting their ongoing community service projects, he added.

"It's not a bad place to be at all," Von Almen said of his experiences in Curaçao.

"After being there for two months, it almost began to feel like home."



1st Lt. John Von Almen, a chaplain in the 123rd Airlift Wing, visits with sick children during his deployment to Curaçao.

Almen also had the opportunity to lead a ministry in the local community.

"Previous chaplains had created a work-

## \$1 admission to the Corvette Museum in November

### Cargo Courier Staff Report

The National Corvette Museum is once again designating the entire month of November as "Military Appreciation Month" and offering a discounted rate of \$1 to all current military members and veterans.

In conjunction with Veteran's Day, Nov. 11, the special rate is being offered to show gratitude to those individuals who protect our freedom, said Wendell Strode, the museum's executive director.

"We must never take for granted the privilege of choice and

freedom that has made America what it is," Strode said.

"We want to recognize these generous individuals and their families for the dedication, support and American pride they represent."

Strode, himself a veteran, said November is the appropriate time for Military Appreciation Month and honoring Veteran's Day.

The National Corvette Museum is a non-profit foundation dedicated to educating the public through the preservation of the Corvette's past, present and future heritage.

For information call (800) 53-VETTE.

## With deployment on everyone's mind, be prepared

Deployment has been on the minds of many members of the Kentucky Air Guard since the terrorist attacks on Sept. 11.

As we wait to hear word as to if and when it will be our turn to deploy, it seems that following the Boy Scout motto offers good advice: Be Prepared.

We prepare our equipment, and pack our clothing and tools that allows us to accomplish missions.

We prepare ourselves physically and emotionally with exercise, sleep and spending time with our loved ones.

We prepare ourselves mentally to make sure that we know what to do and when to do it.

Let us not forget that we also need to prepare ourselves spiritually. How do we do that?

It might be that we spend some time in our church, temple or mosque.

It might be talking with our minister, priest, rabbi or imam. It might mean packing some spiritual reading or our sacred scriptures in our mobility bag.

Or it might be as simple as putting some religious article, be it a rosary, prayer beads, a yarmulke or a holy medal, in our pocket. This way, just the simple handling or touching of it will be a reminder, a spiritual link to our God.

No matter what spiritual tradition we come from, our religious beliefs play a part in who and what we are.

It is only when we are prepared mentally, physically and spiritually that we can walk confidently into harm's way, knowing that we are prepared to carry out our mission, whatever that may be.

—Maj. Patrick Cooney  
Wing Chaplain

## Chaplain's Column

## Promotions, retirements & separations



*The following individuals have been promoted to the rank indicated as members of the Kentucky Air Guard and reservists of the United States Air Force:*

### AIRMAN 1ST CLASS (E-3)

•Anita Young,  
123rd Security Forces Sq.

### SENIOR AIRMAN (E-4)

•Jennifer Knabel,  
123rd Communications Flt.  
•Benjamin Powell,  
123rd Aerial Port Sq.

### STAFF SERGEANT (E-5)

•Anthony Hobbs,  
123rd Logistics Sq.  
•Cathy Swift,  
123rd Aerial Port Sq.  
•James Bastin,  
123rd Civil Engineers Sq.  
•Virgil Cook,  
123rd Logistics Sq.  
•Jaime King,  
123rd Logistics Sq.

### TECHNICAL SERGEANT (E-6)

•Theodore Bothur,  
123rd Mission Support Flt.

•Nicholas Clements,  
123rd Operations Support Flt.  
•Timothy Gagnon,  
165th Airlift Sq.  
•Steven McCane,  
123rd Civil Engineers Sq.  
•James Moore,  
123rd Maintenance Sq.  
•Michelle Self,  
123rd Services Flt.  
•Jennifer Thiery,  
123rd Services Flt.

*The following individuals have retired as members of the Kentucky Air National Guard and reservists of the United States Air Force:*

•Lt. Col. Karl Dick Jr.,  
123rd Medical Sq.  
•Tech. Sgt. Robert Geary,  
123rd Maintenance Sq.  
•Maj. John Hogan,  
123rd Logistics Sq.  
•Master Sgt. Kenneth Ice,  
123rd Communications Flt.  
•Maj. Christopher Reymann,  
165th Airlift Sq.  
•Master Sgt. Keith Seigle,  
123rd Maintenance Sq.  
•Master Sgt. Brian Shaughnessy,  
123rd Maintenance Sq.  
•Master Sgt. David Stoffregen,  
123rd Aircraft Generation Sq.  
•Master Sgt. Todd Swenson,  
123rd Special Tactics Sq.

*The following individuals have separated from the Kentucky Air National Guard:*

•Senior Airman Matthew Anderson,  
123rd Maintenance Sq.  
•Airman 1st Class Christopher Bugg,  
123rd Maintenance Sq.  
•Staff Sgt. Philip Elery,  
123rd Civil Engineers Sq.  
•Senior Airman Christina Embry,  
123rd Mission Support Flt.  
•Senior Airman Michael Hannah,  
123rd Civil Engineer Sq.  
•Daryl Morgan,  
123rd Security Forces Sq.  
•Senior Airman Kenneth Peters,  
123rd Maintenance Sq.  
•Staff Sgt. Kenneth Rafferty Sr.,  
123rd Services Flt.  
•Col. Franklin Sharpe,  
123rd Operations Grp.  
•Tech. Sgt. Michael Wilson,  
123rd Airlift Control Element

*The following individuals have separated from the enlisted corps to become commissioned officers in the Kentucky Air National Guard and reservists of the U.S. Air Force:*

•Joseph Hood,  
123rd Student Flt.  
•2nd Lt. Shawn Keller,  
Headquarters, KyANG

# OPSEC program keeps pieces of puzzle apart

By Staff Sgt. Amy Parr  
Air Force Print News

WASHINGTON—Picture a large jigsaw puzzle with many pieces. Sometimes two pieces fit together, and sometimes they do not.

What happens when a piece does not fit? It is put to the side until a match shows up.

In operations security, each bit of information is a puzzle piece.

Alone, some information might seem unimportant. But, when matched with other information, the entire picture can be completed.

According to Master Sgt. David Walker, Air Force OPSEC program manager at the Pentagon, when someone violates OPSEC rules, the military mission could be compromised, resulting in lost lives and equipment.

He said the enemy can analyze small bits of unclassified information from telephone conversations, e-mails and small talk and use them to examine the planning, preparation, execution and post execution phases

of any activity.

This allows them to see the big picture of military action in any operational environment.

“The picture with bits and pieces of information added together provides the adversary an upper hand,” he said. “The enemy now has the information necessary to

tions, operational status of equipment, mission taskings and leadership movement.

Because cellular phones are very vulnerable to interception, Walker said it is important for people to use secure phones to protect sensitive information.

Walker said it is also important to remember that the need to know takes precedence over a person’s security clearance.

“Even if a person has the proper security clearance, the information may be privy to a small group of people who are responsible for protecting the information,” he said.

“Prior to granting access to classified material, a person must have the proper security clearance and a need to know.”

Walker said following simple OPSEC can make the enemy’s job that much more difficult.

“OPSEC is very important, not only in wartime, but in peacetime,” he said.

“A little effort on our part can make it much harder for our adversaries to gain valuable information regarding Air Force military operations.”

“  
***A little effort on our part can make it much harder for our adversaries to gain valuable information regarding Air Force military operations.***  
”

—Master Sgt. David Walker  
Air Force OPSEC program manager

thwart our planned military operations.”

The purpose of OPSEC is to identify information and observable actions relating to mission capabilities, limitations and intentions in order to prevent exploitation by potential adversaries.

Some things people should not talk about outside the proper environment include troop movements and locations, equipment loca-

## AF Aid Society extends safety net to Guard, Reserves

By Staff Sgt. Amy Parr  
Air Force Print News

WASHINGTON—The desire to serve their country can mean that members of the Air National Guard and Air Force Reserve may lose income when recalled to active duty to support Operation Enduring Freedom.

The Air Force Aid Society stands ready to assist them with the same emergency assistance safety net their active duty counterparts are offered. Some examples include basic living needs, emergency travel, car repair and funeral expenses.

Retired Lt. Gen. Mike McGinty, AFAS chief executive officer, said the organization knows there will be new and unique problems for Air Force people involved either directly or indirectly with the operation. But, he added, AFAS is ready for the challenge.

“We know from past experience, in times of crisis special demands are placed on the aid society,” McGinty said. “But, you can rest assured that the Air Force Aid Society will be there to help airmen and their families wherever, whenever

and however they need it. That’s a promise.”

Contributions to the Air Force Aid Society’s Attack on America Fund will help the society meet the increased demands for assistance by all Air Force members—active duty, Reserve and guard, because of the president’s campaign against terrorism.

McGinty added that assistance also was provided to fly several airmen who lost family members in the attacks to memorial and funeral services. Other situations the AFAS can assist with include family separation, child-care problems and emergency assistance loans and grants.

Because of the increased need for the society, McGinty said all contributions are greatly appreciated, including those from individuals, clubs, companies and organizations. Air Force members and their families will be assisted with 100 percent of all contributions.

Every penny contributed goes directly to Air Force members and their families needing help. Donations may be mailed to: Air Force Aid Society Inc., 1745 Jefferson Davis Highway, Suite 202, Arlington, VA 22202. For more information, visit its Web site at [www.afas.org](http://www.afas.org).

## 'Tool Kit' open for Reserve, Active Duty family use

By Jim Garamone  
American Forces Press Service

WASHINGTON—Service members being called up for active service or those deploying have a new tool kit to help their families, a DoD reserve affairs official said.

The Guard and Reserve Family Readiness Programs Toolkit is available as a printed product and also is available on the Internet at [www.defenselink.mil/ra/family/toolkit/](http://www.defenselink.mil/ra/family/toolkit/).

"It is a comprehensive set of resources," said Army Col. James L. Scott II, director of individual and family support policy at DoD's reserve affairs. "It's a set of tools that commanders, members, family members and family program directors or managers and the support group directors of managers can use to assist them in preparing units for the separations that take place during mobilization and deployment."

President Bush's Sept. 14 order calling up to 50,000 reservists to active duty means the tools could be a vast help to deploying service members responding to the terrorist threats, Scott said. Though aimed at reserve component members, active duty service members will also find the information helpful, he added.

The tool kit is a standardized pre-deployment and mobilization handbook. It is an attempt to standardize

information between services and the reserve components so they can all use the same language when they talk about deployment preparations, Scott said.

Some of the items in the kit are family readiness groups, publishing newsletters, crisis intervention, family care plans and so on.

One specific tool is a workbook-type section on family financial management planning. The workbook asks a series of questions and gives service members a series of options. It also gives helpful hints like making sure all your important financial documents—mortgages, bank accounts, savings bonds—are in safe, fireproof locations and that they are accessible to another family member or friend.

The kit grew out of the Family Strategic Readiness Plan, Scott said. The plan seeks to ensure that military family care systems, networks and organizations adequately serve reserve component families.

With the tool kit is another helpful Web site, the Guard and Reserve Family Readiness Schedule of Events at [www.defenselink.mil/ra/calendar/](http://www.defenselink.mil/ra/calendar/).

It's a calendar designed to provide places for family readiness training across the services. Those interested can search the calendar for training opportunities near them.

Finally, the site also has a Guide to Reserve Family Member Benefits at <http://raweb.osd.mil/publications/handbooks/Benefits.pdf>. This booklet helps to explain military benefits.

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OFFICIAL BUSINESS