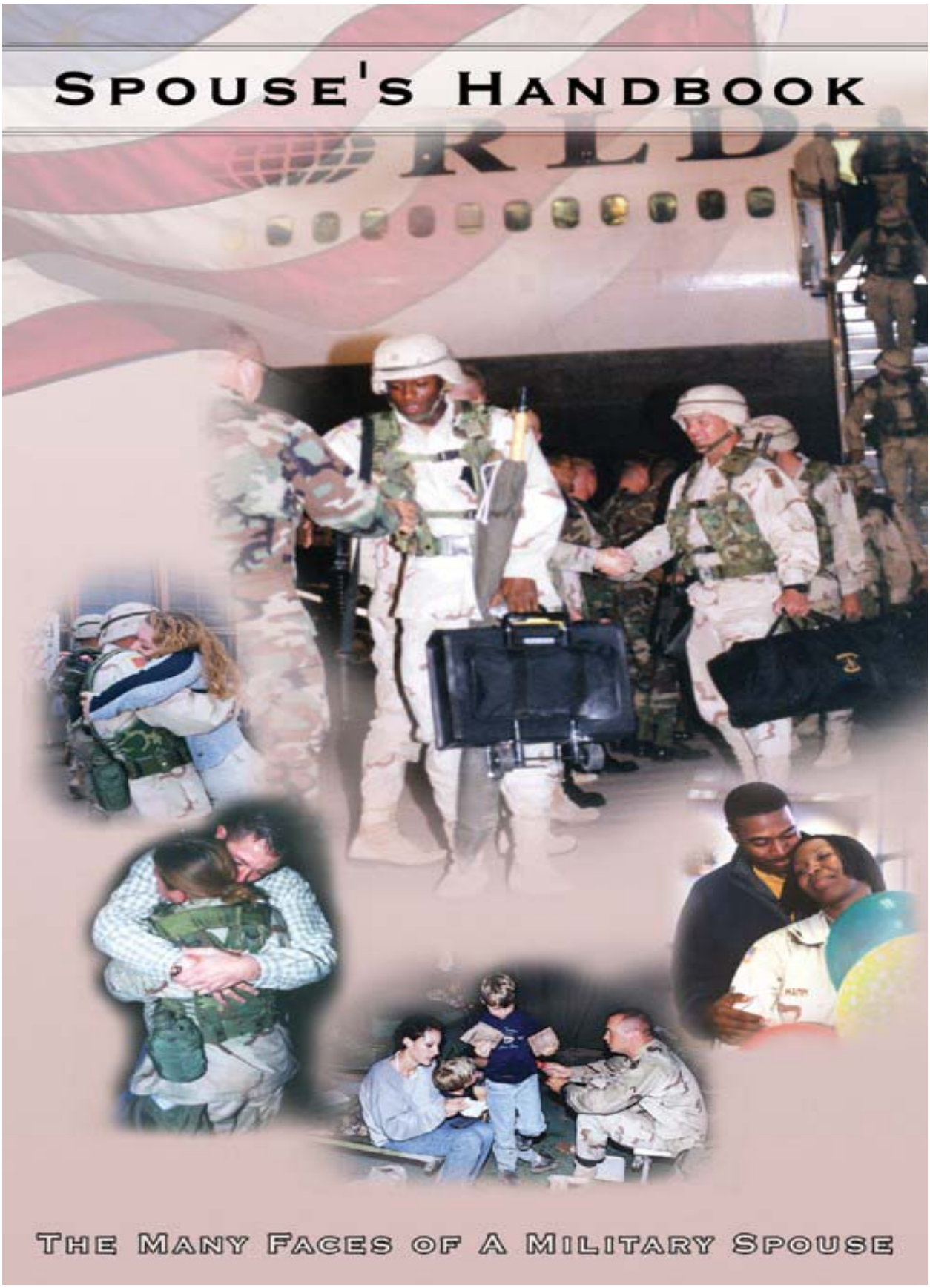
Spouse's Handbook



The Many Faces of a Military Spouse

January 2003

Foreword

Army spouses have always been the cornerstones of support for their soldiers and their community. They are the continuity for our homes, hearth and family. When the soldiers deploy, the spouses take on the additional role of mother or father; they handle all of the household chores, pay the bills and take care of each other. Without their support, we – as soldiers - could not be successful. Our spouses enable us to deploy on missions with the knowledge and confidence that they are there for us.

In many ways, the spouse's duties are much more difficult than ours. While the soldiers are gone, they alone maintain the home, take care of the children and pay the bills. In many cases, they do all of this while working a full-time job or going to school. The best part is, they are there for us whether we are at home station or deployed.

The soldier, the spouse and the Army work together as a team. It is our job, as the Army's leaders, to ensure that we communicate and provide the necessary tools that allow that team to prosper and grow. We have regulations, field manuals and training manuals to guide us in our duties. The spouses, until now, have mostly had to go on their own initiative and ingenuity.

This handbook is designed as a guide to assist spouses, as they become part of the Army team and offers a wealth of information and resources. It's designed to help them learn about the Army and better understand their soldier's mission.

The *Spouses Handbook* is the result of the efforts of hundreds of spouses, including mine. Army spouses are truly a treasured asset. We could not be successful without their support. I would like to offer my personal gratitude to Army spouses everywhere for their love, dedication and support. Our Army could not be as strong without you.

//S//
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U.S. Army Sergeants Major Academy
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Introduction

The purpose of this handbook is to provide you with some basic knowledge about your soldier's new responsibilities as an NCO and to hopefully answer questions you may have concerning your role as a spouse in your soldier's new position.

As an NCO your soldier is taking on the responsibility to take care of the lives of other soldiers besides his/her own. Your soldier will be required to assist the other soldiers in his/her charge to assure they are properly trained and cared for both physically and mentally. Being an NCO is a challenging responsibility. It is also very rewarding. Your soldier has shown that he/she is ready for that rewarding and challenging responsibility by completing this NCO course. In the weeks and months to follow there will be good days and there will be not so good days. Realizing his/her responsibilities as an NCO and knowing that it is not a job but a profession will also help you to be more understanding when you are faced with one of those not so good days.

In the back of this handbook you will find information explaining the History and the role of an NCO. Please take time to read them, especially the NCO Creed. The Creed is what every noncommissioned officer must live by each and every day. Also, sit down with your soldier and let him/her tell you what it means to him/her personally to be an NCO, "The backbone of the Army."

The Army is a large family whose members traditionally support each other, especially in times of need. As an NCO, your spouse will have the responsibility to assist those members whom he/she supervises. It's your choice as to how involved you want to be in that process. This is a decision you will need to make for yourself. Your decision to form a “Leadership Team” with your soldier and work together to support other families in the unit can be very rewarding. Together you will build lasting friendships and a bond that can never be broken. The life as an Army spouse is often challenging. You will certainly experience loneliness and sometimes even fear and heartbreak; however there will also be many times that are exciting, happy, and rewarding. Our lifestyle is unique and unmatched by any other.

The number one rule if you choose to accept the challenge to be an active part of this Army NCO team is first and foremost--“Be yourself” don’t try to be someone that you are not. It is a lot easier to do things if you don't have to pretend. The second rule is to take things one step at a time. Realize you are only one person and don't try to be everything to everyone. Don't become overwhelmed and discouraged. Everyone is different and you will not be able to relate to all the family members. If they want your help and friendship, you will not need to force yourself on them. They will welcome you. You will find that some people for a variety of reasons, just don’t want to get involved, and that is OK too. Remember, it is not mandatory for them to take an active role in this Army family.

It is not our intent for this to be a “HOW TO” booklet, but an ASSISTANCE GUIDE that gives direction and basic information. The Army has developed many classes and resources to assist you in helping your Army Family.

On pages 22 through 24 you will find a directory of services and resources that the Army has to offer. Each installation is different. Some of the services may not be available at every installation. We have created the directory so that you can change and update the names and numbers (MS Word format only) at each installation when you PCS (keep it handy). It will always be a valuable resource. If you do not already have a roster with names, addresses and numbers of the family members in your soldiers’ unit, ask for one and keep it current. Get to know the families in your soldiers’ unit. An occasional call to those family members goes a long way toward building a strong Army Family.

Listed below are just a few of the services that are available to you. Your local Army Community Service (ACS) can assist you with the location and phone numbers of all the programs available at each installation and also inform you of any other programs unique to your area. If you are planning to take an active role in assisting the family members in your soldiers’ unit, you will want to build your resource library. You will also want to know where to go and whom to ask for assistance.

Chapter 1
Assistance Training and Organizations

Army Family Team Building (AFTB)

One program that can assist families in coping with Army life is Army Family Team Building (AFTB). AFTB was developed after the Gulf War when senior Army spouses recognized the need to empower Army families with more knowledge and confidence to meet the challenges of Army life. It was created and written by Volunteer Army Spouses.

If you are familiar with AFTB then you already know how these courses can help you in your new role. AFTB can benefit not only the family member but also the soldier. AFTB provides training for a way of life that prepares everyone in America's Army to function at his or her highest level, in any situation, with minimal outside support. The training improves personal and family preparedness, which enhances overall Army readiness. AFTB levels are geared to the experience level of the spouse; there is no rank in AFTB.

Level 1 has jokingly been called boot camp for spouses. It is composed of seven modules or classes. You will learn to read a Leave and Earnings Statement (LES), learn military acronyms, basic problem solving, and the chain of command/chain of concern.

Level 2 consists of 19 modules for emerging leaders. Classes include Enhancing Relationship Building, Family Readiness Groups, and Group Dynamics.

Level 3 modules offer training to enhance the professional growth and leadership development opportunities of family members, especially those who might assume advisory or mentoring leadership roles such as that of an NCO Spouse. For more information about class times call or visit your local AFTB office.

Family Readiness Groups (FRG)

Unit Family Readiness Groups (formerly known as the Family Support Group) became a mandatory requirement for Commanders after the Gulf War. Again, leaders realized that some family members did not have the basic knowledge of resources available to them for assistance. When the soldiers deployed, many spouses returned to their hometowns. It was almost impossible for the leaders to know who was where as well as how to locate or inform those absent family members.

In response to this, the Army created the FRG (DA Pam 608-47). The responsibility to ensure that a unit has a FRG belongs to the commander. You, as a member of that FRG, can offer your assistance and help with its success. The FRG is not one person telling others what to do or solving everyone's problems. It is the group working together to form a strong bond. Everyone in this group is ready to support each other in case of a deployment, an accident, or for any situation that may occur within the group.

Each installation has FRG and deployment classes. These FRG classes are open to anyone; you do not need to be the FRG leader to attend. Check your directory for the phone number for your local FRG or call ACS.

Family Advocacy Program (FAP)

Mission--The Family Advocacy Program outlined in AR 608-18 focuses attention on family life and the needs of spouses, children, and soldiers. Each installation has procedures and policies that detail responsibilities for the investigation and management of reported incidents of child/spouse abuse cases.

Services provided: Assistance is available if you or someone you know is experiencing violence in the home (child or spouse abuse). They also offer Marriage and Family Counseling, Parenting and Marital Enrichment Classes.

Education: To encourage all people to be alert and to report a situation dangerous or harmful to a child, and to educate community members on reporting suspected child maltreatment and spouse abuse.

Chapter 1
Assistance Training and Organizations

Army Emergency Relief (AER)

Services provided: Financial assistance is available to active duty and retired service personnel and their family members, family members of deceased personnel, and members of the reserve components on continuous active duty for more than 30 days. Assistance will usually be provided as a non-interest bearing loan, a grant (when appropriate), or a combination loan and grant.

Exceptional Family Member Program (EFMP)

This program is a mandatory enrollment program that works with other military and civilian agencies to provide comprehensive, coordinated community support, housing, personnel, medical and educational services to families with special needs. Enrollment allows military personnel agencies to consider exceptional family members in the assignment process.

TRICARE

What is TRICARE?
In response to the challenge of maintaining medical combat readiness while providing the best health care for all eligible personnel, the Department of Defense introduced TRICARE. TRICARE is a regionally managed health care program for active duty and retired members of the uniformed services, their families, and survivors. TRICARE brings together the health care resources of the Army, Navy and Air Force and supplements them with networks of civilian health care professionals to provide better access and high quality service while maintaining the capability to support military operations. TRICARE is being implemented throughout the U.S., Europe, Latin America and the Pacific as a way to:

- Improve overall access to health care for beneficiaries;
- Provide faster, more convenient access to civilian health care;
- Create a more efficient way to receive health care;
- Offer enhanced services, including preventive care;
- Provide choices for health care; and
- Control escalating costs.

Who is Eligible for TRICARE?

- Active duty members and their families;
- Retirees and their families; and
- Survivors of all uniformed services who are not eligible for Medicare.

If you have other primary health care insurance, TRICARE Prime may not be your best option. Health Benefits Advisors are available at your local TRICARE Service Center (TSC) or Military Treatment Facility to help you decide which option is best for you.

TRICARE offers eligible beneficiaries three choices for their health care:

- TRICARE Prime--where Military Treatment Facilities (MTFs) are the principal source of health care.
- TRICARE Extra--a preferred provider option that saves money; and
- TRICARE Standard--a fee-for-service option (the old CHAMPUS program).

The main challenge for most eligible beneficiaries is deciding which TRICARE option, Prime, Extra or Standard, is best for them. Active Duty personnel are enrolled in TRICARE Prime and pay no fees. Active duty family members pay no enrollment fees, but they must choose a TRICARE option and apply for enrollment in TRICARE Prime. ***There are no enrollment fees for active duty families in TRICARE Prime.***

Chapter 2
Handling Common Issues

How to Solve Problems Before They Arise

Maintain a calendar of the coming year. Under each month of the year, list what must be done. EXAMPLE: April--file income tax (including your state income taxes); October-- get snow tires put on; November--pay insurance policy; birthdays in the family, etc. You can even do heavy house cleaning by the month. This calendar will keep you busy and make the time go by quickly. And just think what all you will have accomplished! You found your ability to be an independent person. Also, please remember that when help is needed in resolving a problem or an emergency or if information is wanted as to how and where to find a specific service in the community--Call ACS.

Planning For Your Spouse's Absence

This guide helps you prepare for the possibility that your and your spouse may be separated by a deployment. Some things to keep in mind:

- Know the various financial obligations your family has and budget accordingly.
- Know how you are going to receive your spouse's financial support (depending on the circumstances, financial assistance or emergency aid may be obtained from the local Red Cross or Army Emergency Relief).
- Know what security precautions you should take.

Legal/Administrative

The Family Legal Services Office advises you and your family about personal legal affairs, including wills, power of attorney, adoptions, name changes, landlord, and tenant relations, consumer affairs, marital rights and obligations, and other legal matters. In addition, notary public services are normally available. All assistance is free. However, some legal matters involve civilian court proceedings. Military attorney generally may not represent you in court but can refer you to civilian attorneys or to civilian legal service agencies that may be able to represent you. You may ask a Legal Assistance Officer to read and advise you on any contract free of charge. Never sign a contract without completely reading and understanding it. Never accept verbal promises; always ensure any work or payments agreed upon are written into the contract.

Important Documents

It is important for you to have in your possession certain documents and family records. Should an emergency arise, you may need some or all of those documents. Some of the documents listed below may be used often, even when an emergency does not exist. Using this information, gather these documents now and put them in a special container or a safe place so you and your spouse (or someone outside of your household) knows where they are. A fireproof safe/container is ideal. These documents should be available to the spouse in the absence of the military member.

- Marriage Certificate.
- Birth Certificate for all family members.
- Social Security Numbers for each family member.
- Shot records, up-to-date, of all family members--to include pets.
- Adoption papers (if any).
- Passports (if any).
- All government and civilian life insurance policies or a list of companies, policy numbers, types of insurance, and local or out-of-town addresses--include each company's number when possible.
- LES (Leave and Earnings Statement) for past three months.
- Power of Attorney (General or Special). There are many things you cannot accomplish in the absence of your spouse without this document--moving--purchasing or selling large items, e.g., car, house, etc., --signing certain legal papers. Be careful and

choose the appropriate one needed because individuals other than spouse and children may share in the estate if you're not careful.

- It is an unpleasant thought, but it is for your protection that your spouse has a will (a will should be periodically reviewed (at least every two or three years and updated, if necessary). Advance directives are signed legal documents that let you give instructions about your future medical care. A living will lets you record your wishes about life support to guide your family and doctors if you are personally unable to do so. A durable power of attorney for health care (sometimes called a proxy designation) lets you appoint someone as your agent to speak for you. The agent can interpret your instructions and make decisions about your care if you cannot make those decisions yourself.
- Nine copies of your spouse's TDY and/or PCS Orders. If you must move by yourself, you will need extra copies of his/her orders. However, with these copies you can have others made in his/her unit without cost to you.
- Current addresses and telephone numbers for all members of your immediate families. Immediate family includes: father, mother (if adopted (adoptive mother/father), stepfather, and/or stepmother, a person in loco parentis), children, brothers, sisters, or any living blood relative.
- You should also have any other important telephone numbers you may need in case of an emergency.
- List of credit cards and account numbers and payment due dates.
- List of any bonds and stocks that you own.
- Court orders relating to divorce, child support, or child custody (if applicable).
- Real estate documents. Copies of all documents relating to rent or ownership of homes, land; leases or mortgage documents, deeds, and/or promissory notes.
- Copies of any installment contracts.
- Bill of sale or title for each motor vehicle owned.
- ID cards. Service members should ensure that if ID cards will expire in their absence, that they procure DD 1172s for their dependents prior to their departure. Do you know how to replace the ID card in the event it is worn, damaged, lost or stolen?
- List of bank accounts. Maintain a list all account numbers for savings, checking and loan accounts.
- Tax Records. Copies of federal and state tax records for the past six years.
- Documents relating to bankruptcy proceedings (if applicable).
- Recent photograph (full face, light background, about two inches by two inches, showing the person's entire head for each family member.
- Military and other employment records.

Handling Emergencies

Your spouse's unit commanding officer is authorized to grant emergency leave. Emergency leave can be granted only when your spouse's presence will significantly contribute to assisting with the emergency or when a death has occurred. Please keep in mind that each soldier is valuable to the unit and is performing a vital and important job. A denial to grant leave does not mean that the request was not carefully considered. It may be difficult, but necessary to refuse leaves in certain situations.

Emergencies of a confidential or sensitive nature: Contact your unit chaplain.

Emergencies during deployment: An emergency requiring your spouse's presence while your spouse is deployed (for which the Army could deem it necessary to allow him/her to return home) are as follows:

- The death, critical illness (meaning the possibility of death or permanent disability), or injury to a member of the immediate family (e.g., spouse, child, brother, sister, parent or guardian who raised him/her in place of his/her parents.

While illnesses such as the flu, injuries such as a broken arm, or the birth of a baby are not minor events, however, they are not considered emergencies. These types of situations, and others like them, are where your friends, neighbors, relatives, FRG, chaplains, and community assistance agencies can help you!

Red Cross Notification

If your spouse is deployed and you have an emergency that requires getting in touch with him/her, follow these directions for the fastest results.

Notify the Red Cross for emergency reporting and verification services such as, death or serious illness in the immediate family (or you can contact Armed Forces Emergency Center at 1-877-272-7337 (24 hours a day)).

The Red Cross will ask for:

- Soldier's full name
- Social Security Number
- Branch of service
- Military unit
- Rank
- Name of person involved in the emergency
- Nature of the emergency
- Name and location of the hospital (if applicable)
- Name of the attending doctor (if applicable)

Contact the rear detachment commander with the same information.

If your spouse has an emergency: In the event your spouse develops a serious problem such as an illness or injury, the military chain of command, the Red Cross, or a military chaplain will contact you.

Safety Precautions

Follow these tips whether your spouse is home or not. To suddenly change the way you conduct your home and yourself may, in essence, advertise your spouse's absence.

- Wear your wedding ring to prevent confusion and criticism. Recognize that as a mature adult you are capable of conversations and friendships with both men and women, but avoid the singles bars and similar situations--they are an invitation for trouble.
- Do not tell people your spouse is gone.
- Do not discuss your spouse's absence in public, even with friends, because you may be overheard by someone with ill intent.
- When someone calls on the phone and asks for your spouse, NEVER tell the caller that your spouse is not at home. Tell the caller that your spouse can't come to the phone right now and offer to take a message.
- Keep emergency phone numbers and your address by all the phones in your home.
- Always lock your doors and windows, draw your shades at night and leave a few lights on.
- Whenever possible leave lights on inside and outside.
- Have a deadbolt lock and a safety chain installed. A deadbolt is the most secure type of lock to have. (NOTE: A safety chain is NOT adequate protection in case someone tries to force a door open.)
- Never open your door even a crack for anyone uninvited or unexpected. Use a peephole. If they claim it is an emergency make the phone call for them.
- Do not allow salespeople, repair people, delivery people, or any stranger into your home when you are alone. If you are expecting one, have another person with you and

call the company when the employee arrives.

- If you are not certain if someone else may have keys to your home, have the locks changed (consider previous tenants and their friends or neighbors with extra keys.)
- Discontinue paper delivery if you will be away. Ask the local post office to hold your mail until you return.
- Instruct children, family, and babysitters not to give out information about who is home, who is out, or for how long.
- Do not leave extra keys hidden outside your home. They are too easily found.
- Keep your doors locked at home when you are not there and when you are in it.
- Most burglars and intruders enter homes through either OPEN doors or windows or doors and windows that are easily jimmied.
- If you notice stranger(s) loitering in your neighborhood, notify the police; include a time, place, and a description of the stranger(s).
- To discourage burglars have items (such as televisions, stereos, cameras, etc.) engraved with your name and social security number. Check with your local police for more information and current recommendations about engraving.
- If you suspect your home has been broken into DO NOT go in. Call the police from a neighbor's home.
- Do not go places alone, especially at night. Use the buddy system.
  Do not bring in your mail, newspaper, or gather clothing in from your line after dark.
- When going to your car have your keys in your hand.
- Look under the car as you approach it.
- Look inside the car before you put the keys in the door.
- Once inside the car, lock all the doors immediately.
- If the car breaks down put up the hood, turn on the emergency flashers and stay in the car with the windows up and the doors locked.
- If someone stops to help, give them a phone number to call.
- If you travel, consider owning a cell phone.
- When approaching a stop, look all around, leave enough room to be able to pull around the car in front of you in the event of an emergency
- If someone hits your car from the rear, do not get out of the car in an unsafe place. Instead, go to a well-lit populated area. If you have a cell phone use it.
- While walking keep your head up and your eyes open. Being aware of what is going on around you is your best defense.
- Do not go shopping at night.
- Change your daily route, but at the same time stay out of obviously bad areas.
- If you think you are being followed by while walking, cross to the other side of the street and change your route to a well-lit populated area, or if you are driving, go to the police station.
- Stay well away from bushes, parked cars, alleyways, beggars and bums.
- When you go anywhere, ask yourself, "What would I do if I were attacked right now?" Be prepared.

Chapter 3
Customs and Courtesies

Conduct In General

Your behavior should reflect your pride in yourself and your spouse. Treat others as you wish to be treated. Your high standard of personal conduct and decorum will show that you and your spouse are a professional NCO team.

Military Customs, Traditions, and Protocol

Protocol can be a very imposing word to many. Protocol consists of rules of conduct, standards, and behavior for Army ceremonies and certain other activities. For spouses it can be defined as a combination of etiquette and good manners blended with the rich heritage of traditions and courtesies of military life. It is designed to let us know what to expect and how to act in a given situation and can help us feel more comfortable and at ease. Social functions can run the gamut from black tie to jeans. With the knowledge of some general guidelines you will be able to enjoy them all. (Our hint: take your cue from the spouse of your commander or the spouse of your senior NCO.)

Military Rank

Commissioned Officers
Officers receive their commissions from four sources: United States Military Academy (West Point), ROTC (Reserve Officer Training Corps), OCS (Officer Candidate School), and by Direct Commission. The following list of officer ranks is from senior to junior. Company grade officers are pay grades 0-1, 0-2, and 0-3. Field grade officers are pay grade 0-4, 0-5, and 0-6. General Officers are pay grades 0-7 and above.

Abbreviation	Rank	Pay Grade	Insignia
GEN	General	O-10	4 silver stars
LTG	Lieutenant General	O-9	3 silver stars
MG	Major General	O-8	2 silver stars
BG	Brigadier General	O-7	1 silver star
COL	Colonel	O-6	silver eagle
LTC	Lieutenant Colonel	O-5	silver oak leaf
MAJ	Major	O-4	gold oak leaf
CPT	Captain	O-3	two silver bars
1LT	First Lieutenant	O-2	silver bar
2LT	Second Lieutenant	O-1	gold bar

Warrant Officers
An officer appointed by warrant by the Secretary of the Army based upon a sound level of technical and tactical competence. When promoted to Chief Warrant Officer 2, warrant officers are commissioned by the President and have the same legal status as traditional commissioned officers; however they are addressed as Mr., Mrs., or Ms.

Abbreviation	Rank	Pay Grade	Insignia/Silver Bar
CW5	Chief Warrant Officer 5	W-5	w/4 silver squares
CW4	Chief Warrant Officer 4	W-4	w/4 black squares
CW3	Chief Warrant Officer 3	W-3	w/3 black squares
CW2	Chief Warrant Officer 2	W-2	w/2 black squares
WOI	Warrant Officer 1	W-1	w/1 black square

Chapter 3
Customs and Courtesies

ENLISTED
Noncommissioned officers (NCOs) are soldiers in the rank and pay grade of Corporal (CPL/E-4) and above. They have the authority to issue orders.

Abbreviation	Rank	Pay Grade	Insignia/Silver Bar
CSM	Command Sergeant Major	E-9	6 stripes, star within a wreath
SGM	Sergeant Major	E-9	6 stripes w/star
1SG	First Sergeant	E-8	6 stripes w/diamond
MSG	Master Sergeant	E-8	6 stripes
SFC	Sergeant First Class	E-7	5 stripes
PSG	Platoon Sergeant	E-7	5 stripes
SSG	Staff Sergeant	E-6	4 stripes
SGT	Sergeant	E-5	3 stripes
CPL	Corporal	E-4	2 stripes
SPC	Specialist	E-4	Inverted chevron, w/eagle
PFC	Private First Class	E-3	1 stripe above 1 arc
PV2	Private	E-2	1 stripe
PV1	Private	E-1	no insignia

Military Time

Telling military time can also confuse the new Army spouse. If you just remember that the time up to 1200 (noon) is the same as civilian time without the colon(:). After 1200 hours the time is in the p.m. and you subtract 1200 from the number (e.g., 1400 minus 1200 is 2:00 p.m.). Once you master this you will be able to go back and forth between military time and civilian time (see the following chart).

Civilian time	Military time	Civilian time	Military time
1 a.m.	0100	1 p.m.	1300
2 a.m.	0200	2 p.m.	1400
3 a.m.	0300	3 p.m.	1500
4 a.m.	0400	4 p.m.	1600
5 a.m.	0500	5 p.m.	1700
6 a.m.	0600	6 p.m.	1800
7 a.m.	0700	7 p.m.	1900
8 a.m.	0800	8 p.m.	2000
9 a.m.	0900	9 p.m.	2100
10 a.m.	1000	10 p.m.	2200
11 a.m.	1100	11 p.m.	2300
12 a.m. (noon)	1200	12 p.m. (midnight)	2400

Flag Etiquette

Every loyal American citizen (in uniform or not) should have an awareness of the history of our country's flag, what to do when the flag passes in parade, or what is expected when you are in the area of the flag at reveille and retreat.

History in Brief
Prior to 1775 the colonies had their own flags. The first flag of the colonists to have any resemblance to the present Stars and Stripes was called the Grand Union Flag. It was sometimes referred to as the Congress Colors, the First Navy Ensign, and the Cambridge Flag. Its design consisted of 13 stripes, alternately red and white, representing the Thirteen Colonies, with a blue field in the upper left-hand corner bearing the red cross of St. George of England with the white cross of St. Andrew of Scotland. This is also the flag that was first hoisted aboard Captain Esek Hopkin's flagship *Alfred* by John Paul Jones, then a Navy lieutenant, on 3 December 1775. The Marine Committee of the Second Continental Congress established the Stars and Stripes, 14 June 1777, at

Philadelphia. The resolution ordained the present arrangement of stripes, which stands for the thirteen colonies. Congress also ordained the thirteen stars. The thirteen stars were in a circle so that no colony would take precedence. However, with the adding of a stripe for each new state it was recognized the flag would soon become too much. So, during the War of 1812 it was suggested to congress that the stripes be fixed at thirteen for the original colonies and that a star be added to the blue field for each state.

At a Parade
Stand whenever the American flag goes by.
Stand and show the proper respect to the flag whenever the national anthem is played.
Show the proper respect when a foreign national anthem is played also as a courtesy.

At Retreat or Reveille
The flag is raised ceremoniously each morning at reveille and lowered each evening at retreat; the post commander determines the actual time. If you can hear the music or see the flag, stop the car (you are not required to get out). If you are walking, stop and face the flag or music until the music has stopped. Teach this to your children, as they are never too young to learn respect for our country's flag. Usually, a cannon salute precedes the lowering of the flag at retreat. At approximately 6 a.m. reveille is preceded by a bugle call, and taps is played about 10 p.m.

Folding the Flag
A distinctive American custom is that of folding the national flag into a triangular shape--stars showing. The shape is supposed to represent the "cocked hat" of the American Revolution.

RETREAT

SOMETHING MORE THAN DUTY,
IT'S A MESSAGE OF RENOWN,
AND MEN INSIDE THEIR BUILDINGS WAIT,
UNTIL THE FLAG COMES DOWN.
AND OTHERS RUN TO GET TO THEIR CARS,
QUITE HARROWED OR DISMAYED,
AFRAID THEY WILL NOT REACH THE GATE,
BEFORE RETREAT IS PLAYED.
NOT THINKING OF THE FLAG OR MEN,
WHO FOUGHT TO KEEP IT FLYING.
HOW MANY WOULD BE GLAD TO STAND,
WHOSE BODIES NOW ARE MUTE,
OR HAVE NO HAND THAT THEY MIGHT RAISE,
AND STAND IN PROUD SALUTE?
SO ACCEPT IT NOT AS DUTY BUT A PRIVILEGE EVEN MORE,
AND RECEIVE IT AS AN HONOR INSTEAD OF,
JUST A CHORE.

"UNKNOWN"

Chapter 3
Customs and Courtesies

Parades and Reviews

These events are an important part of military tradition. They can move a spectator to instant patriotism and pride in our country.

Parades can be held for many events, but the following are some of the most frequent:

1. Change of Command: The outgoing commander officially passes the unit colors to his/her successor.
2. Change of Responsibility/Change of Position: The outgoing CSM officially passes the responsibilities of the unit to his/her successor.
3. Presentation of awards and medals: Soldiers are recognized and commended publicly for their achievements or valor in the outstanding performance of duty.
4. Retirement: Every soldier who retires after 20 years or more of service is honored by a parade to give tribute to his/her years of loyal service.

Certain traditions and ceremonies should be observed during these ceremonies. Spectators stand for the playing of the national anthem and anthems of other countries represented. As troops pass in review, spectators stand as the national colors approach and pass. Depending on the post's/base's policy, spectators may be required to stand for the playing of other songs such as the Army song.

A review is usually smaller than a parade. If the reviewing officer is a general officer, the spectators will stand at the beginning of ceremony for the playing of "Ruffles and Flourishes" and/or the sounding of the accompanying gun salute.

Reveille and Retreat

On occasion, you might find yourself on post for reveille or in time for retreat. When the flag is being raised or lowered.

Military personnel not in uniform should come to attention facing the flag (or music when the flag is not in plain view) when the first note of retreat is played. When To the Color begins, salute the flag until the last note has been played. If the national anthem is being played for the lowering of the flag it should be saluted from the beginning of the music to the end.

All men (civilian and military) in civilian clothes should remove their hats with the right hand (if applicable) and come to attention facing the flag when retreat begins. When To The Color begins, the right hand should be placed over the heart (while holding the hat over the left shoulder) until the last note is played.

All women (civilian and military) should do the same but are not required to take off hats.

Military personnel in formation should be commanded to parade rest when retreat begins. When To The Color begins, the formation should be commanded to present arms until the last note. When indoor, hold the position of attention from the first note of retreat to the last note of To The Color, regardless of apparel.

Passengers and driver of vehicles should dismount and give the appropriate courtesy. Only the senior person riding in a bus or truck should dismount. If you have small children in the car, you may remain in the car after you stop. On an Air Force or Navy Base, you are only required to stop the car and remain seated inside.

**Information compiled from Army Regulation 600-25, Appendix A.*

Other Military Functions and Courtesies

At all social functions, all invited guests should try to speak to the guest(s) of honor and be sure to bid goodbye to the hostess and/or host.

Always be punctual for social functions; do not come early when the function is held in someone's home. You may come early to meetings, however, so that you can socialize before the meeting and the meeting can start on time.

At a ball or dining out, everyone stands for the posting and retiring of the colors. They also stand for all the toasts except the toast "to the ladies." If

you do not drink alcoholic beverages, you may lift your glass for the toasts as a token. Ladies may stand for a standing ovation for a guest speaker.
When entering or leaving an installation with a guarded gate at night, dim your headlights 50 feet before the gate so you won't blind the guard.
Although the military has a defined rank structure, spouses have no rank. Senior Army personal should be addressed by their rank. It is still proper to address senior spouses by their last name, until they ask you to do otherwise.

A chaplain may be addressed as chaplain or if catholic by "Father."
A doctor is addressed by military rank, although in a clinic setting you may find "doctor" more comfortable.
You are welcome to attend a change of command ceremony without a specific invitation. Attendance at the reception following an event or ceremony should be by invitation only.

Social Obligations

Military social life is one of the nicest traditions. Friendships and camaraderie grow out of this tradition. It is characterized by the exchange of visits, invitations, and other courtesies. The thoughtful and conscientious military couple realizes that when they accept an invitation to a dinner, party, or any social function, they have a responsibility to return the hospitality.
(Special occasions exceptions, e.g., weddings, receptions, and unit parties). Also, be assured it is not necessary to return a sit-down dinner for a sit-down dinner. Remember to be yourself, to do what is comfortable for you, and to keep it within your budget. This way you will do the entertaining because you enjoy it and soon will find you are building friendships.

Invitations
There are a variety of invitations to choose from depending on the type of event. You may use informal notes, boxed invitations, or handmade creations. On an invitation use only ONE of the following requests for a response: 1) RSVP, 2) Regrets Only. If using two or more telephone numbers include the corresponding name or names.

Types of Responses
Nearly every invitation will have request for a response in a lower corner.

RSVP is French (Respondez, s'il vous plait) and means "please reply." Call to tell the hostess if you will or will not attend.

Regrets Only--Always call your hostess/host when you are unable to attend. Never assume that you will not be missed.

To Go Or Not To Go?
Frequently, you may find a conflict of obligations and interests when it comes to deciding which functions to attend. Of course, your family is your top priority. When you receive an invitation, remember your old-fashioned good manners and reply promptly within 48 hours. Consider the waste of time and money if the hostess prepares food for twenty people and only eight come. If, after receiving an invitation, you see the hostess, you may refer to the party but do not consider that as your RSVP. You must still RSVP by phone or by written note. When you decline an invitation, an explanation is not required and should never be requested. Once you accept an invitation and an emergency arises, you may call the hostess and decline. Remember, once you decline an invitation, you cannot reverse your response.

Thank You
Thank you notes for hospitality and courtesies received are a must and a sign of gracious manners. If your hostess is a close friend, a phone call is sufficient. A handwritten thank you is appropriate for any occasion whether it is for a meal, a gift received or simply a kind deed. Address thank you notes to the wife and send it within five days.

Chapter 3
Customs and Courtesies

Social Functions

Social occasions are opportunities to get to know the people with whom your spouse works with and to discover new friendships. This will lead to unit "esprit" which is a very special part of the overall military tradition. As part of his/her job as a professional soldier, you the spouse must also be loyal to his/her unit and the commander. Your soldier must pull duty, go to the field, and may someday fight a war. He/she has chosen to defend our nation--not an easy task. We can use social gatherings to remain united. Your love and support can offer a refuge in a tough job.

Courtesy Calls
This is one of the oldest of Army traditions. A newly arrived officer would make a social call upon his commanding officer. Today it is rarely used in the traditional sense. How-ever, some units still have some form of a courtesy call which enables the commanding officer or senior NCO to personally welcome a new soldier to the unit. In today's military, a unit "Hail and Farewell" can serve as a welcome for the new officers and NCOs. Usually your unit Hail and Farewells and the spouses' coffees have precedence.

Brunch
This function is usually held around 1100 and is a combination of breakfast and lunch. For females a simple dress, skirt and blouse, or pantsuit, would be appropriate. For a male a sports coat and trousers or casual shirt with trousers would be appropriate.

Coffees
Unit coffees are usually held monthly and provide a wonderful opportunity to greet new arrivals, to farewell those leaving the unit, to get acquainted with the other spouses in the unit, and to find out what's happening in the unit and on post/base. Coffees are part of the support network military spouses enjoy. The refreshments or goodies that the hostess serves are light and may be plain or fancy, depending on the hostess' choice. Appropriate dress is the same as for brunch.

Luncheons
Most Officer Wives (Spouses) Clubs and NCO Wives (Spouses) Clubs have a luncheon or similar activity each month. There may be a social hour before and a program after the luncheon. Reservations are almost always required. A nice dress, suit, or pantsuit is appropriate.

Teas
A tea is held in the afternoon and is the most formal of daytime functions. It is usually given in honor of a person or persons such as a departing or incoming commander or senior NCO spouse. Coffee, tea, punch, cookies, and finger sandwiches are served on one main table. Appropriate dress is a suit, pantsuit, or nice dress.

Cocktail Party
Cocktails are usually served from 1700 or 1800 until 1900 or 2000 (about two hours). Simple hors d'oeuvres or appetizers are served. A dressy dress is appropriate.

Open House
This literally means the home is open to guest between set hours. Guests are to arrive and depart between those hours.

Buffet Supper
A buffet supper is a dinner party served buffet style. It is a convenient way to serve guests, especially a number of guests in a limited space. At a buffet supper, the plates, silverware, napkins and platters of food are arranged on the dining table, or buffet table and guests serve themselves. Guests then find a comfortable place to sit down in the living room or den. A variation of the buffet supper is the sit-down buffet. In this case the tables are set and arranged around the room. Guests serve themselves and then find a place to sit (place cards may designate the seating arrangements). For any "dinner" invitation, it is important to arrive at the specified time on the invitation, never early. Dress is informal.

Informal Sit Down Dinner
This is a seated dinner with as many courses as you may wish to serve. The food can be served by the hostess and host or by hired help (teenagers may enjoy this type of part- time job). Seating may follow a specific format. The lady of honor is seated to the right of the host and the gentleman guest of honor to the right of the hostess. Place cards may be used for the seating arrangement. Coffee may be served at the table with dessert later in another room (living room). Dress should be indicated on the invitation and will probably be informal.

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Customs and Courtesies

Promotion Party
A time-honored tradition is the promotion party given by an officer or NCO or a group of officers or NCOs with similar dates of rank, shortly after being promoted. It does not have to be a fancy affair but provides a chance to invite friends and their spouses to share the good fortune.

Unit Parties
Although the unit is usually the host, unit members and guests share the cost and planning of the party. The most popular unit party is "Hail and Farewell" which welcomes the incoming members and farewells the departing members. Most units encourage their officers and NCOs and their spouses to attend these functions. These parties build on the unit esprit and camaraderie and are successful only if everyone supports and participates.

Dining-In
The dining-in is an old military tradition that has been passed down from the British. As the most formal of events, a dining-in allows officers and NCOs of a unit to celebrate its successes and to enjoy its traditions and heritage. It is strictly an Officer/NCO affair no spouses are invited.

Receptions
A reception is usually held in honor of a special guest or guests or after a change of command ceremony. There may or may not be a receiving line. Guests should mingle about and visit with the other guests. Conversations should be light and of short duration. When you wish to move on to greet other guests, a simple "Excuse me" will do and then leave. Before departing for the evening, be sure to thank the hostess/host and bid good-bye to the guest(s) of honor.

Children
When children are included it will be specified on the invitation. Children are welcomed at parades and reviews as long as they are quiet and well behaved.

Dress Code

What To Wear
When Eve took a bite of the apple, she first asked the question that we have asked, pondered, and attempted to answer for thousands of years: “What should I wear?” Just as the fig leaf has fallen from fashion, so we as military spouses will find changes: over the years, in changing styles, and from one military post to another. The five W’s of Journalism can help when deciding the appropriate dress for an event.

Who is hosting the event? Best friend and/or neighbor or the commander.
What is the event? A barbecue or a ball.
When is it? Generally the later the function, dressier the affair.
Where is it? Coffee at the bowling alley or at the club.
Why are we gathering? To make crafts for the bazaar or to honor our post's first lady.

Usually the correct dress will be stated on an invitation, if it is not ask the hostess when you RSVP. Remember jeans are only worn if it is directly stated on the invitation.

The following guidelines are to help you find the "safe dress" or your comfort zone when arriving at a new post. Don't forget that the commander's spouse or first sergeant's spouse, "old timer" spouses in the unit or the hostess of the event are valuable resources.

Personal Appearance
The military teaches your spouse to project an example to be emulated. One of the most important factors, which create this image, is appearance--which should be immaculate and above reproach at all times. As a professional NCO team member it should be your desire to accent your spouse by dressing appropriately for each occasion.

Suggested Dress
INFORMAL: For informal social occasions the suggested dress code is self-explanatory, "informal." It really depends on the type and location of the event.

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Customs and Courtesies

Semi-Formal: For semi-formal social occasions the suggested dress may vary for females, a dress or a woman's business suit, or a pantsuit. For men this usually requires coat and tie.

Formal: For formal social occasions the suggested dress for females is after-five attire and for men a black suit with bow tie, or tuxedo.

*The Army Wives Website gives additional/proper guidance on dress at: http://www.armywives.com/protocol/attire.html

To a **Formal** event:	
Soldier wears:	**Spouse can wear:**
Army Blues or Whites w/bow tie Army Blue or White Mess Army Greens, white shirt w/ bow tie/Tuxedo	Long or short formal dress Tuxedo or Suit w/ bow tie
To an **Informal** event:	
Soldier wears:	**Spouse can wear:**
Army Blues or Whites w/four-in-hand tie Business (dark) suit	"Dressy" church dress or suit. Army Greens with four-in-hand tie Business (dark) suit
To a **Coat and Tie** event:	
Soldier wears:	**Spouse can wear:**
Business suit or sport coat and tie	Dress, suit, skirt and blouse, not as dressy as informal Business suit or sport coat and tie
To a **Duty Uniform** event:	
Soldier wears:	**Spouse can wear:**
BDUs, Class B's, etc., the uniform of the work day	Slacks, jeans, etc
To a **Casual** event:	
Soldier wears:	**Spouse can wear:**
Open neck shirt (no tie), slacks with sport coat or sweater	Simple dress, skirt and blouse, dress slacks Open neck shirt (no tie), slacks with sport coat or sweater
To a **Very Casual** event:	
Soldier wears:	**Spouse can wear:**
Slacks, jeans, etc.	Slacks, jeans, etc.
To **Ladies Only** get-togethers:	
Coffees:	Simple dress, skirt and blouse/sweater. Another to be sure and consider the W's. Dress varies greatly depending on your post, size of group, type of unit, etc. If in doubt, ask your hostess when you RSVP.
Luncheons:	Dress, suit, skirt and blouse.
Teas:	Dressy suit or dress. Traditionally, this is our dressiest daytime function.

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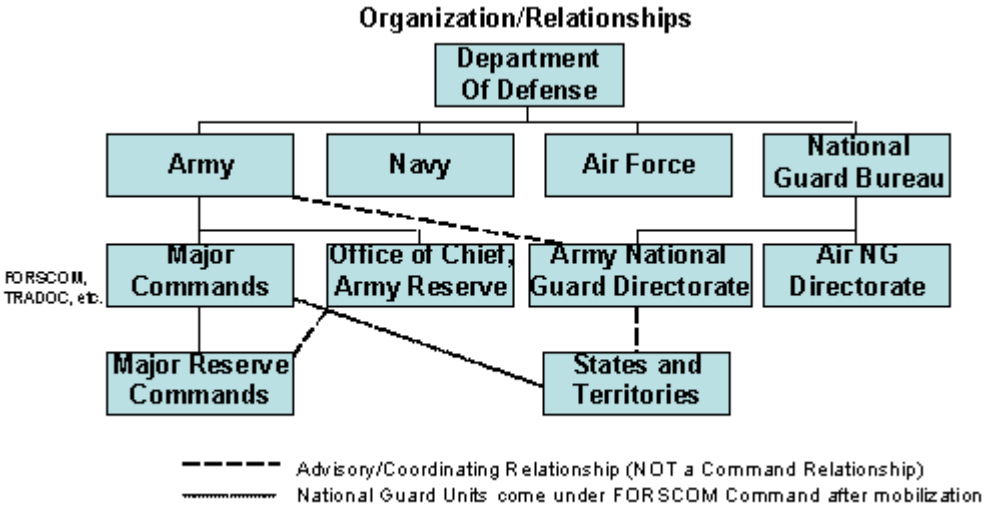
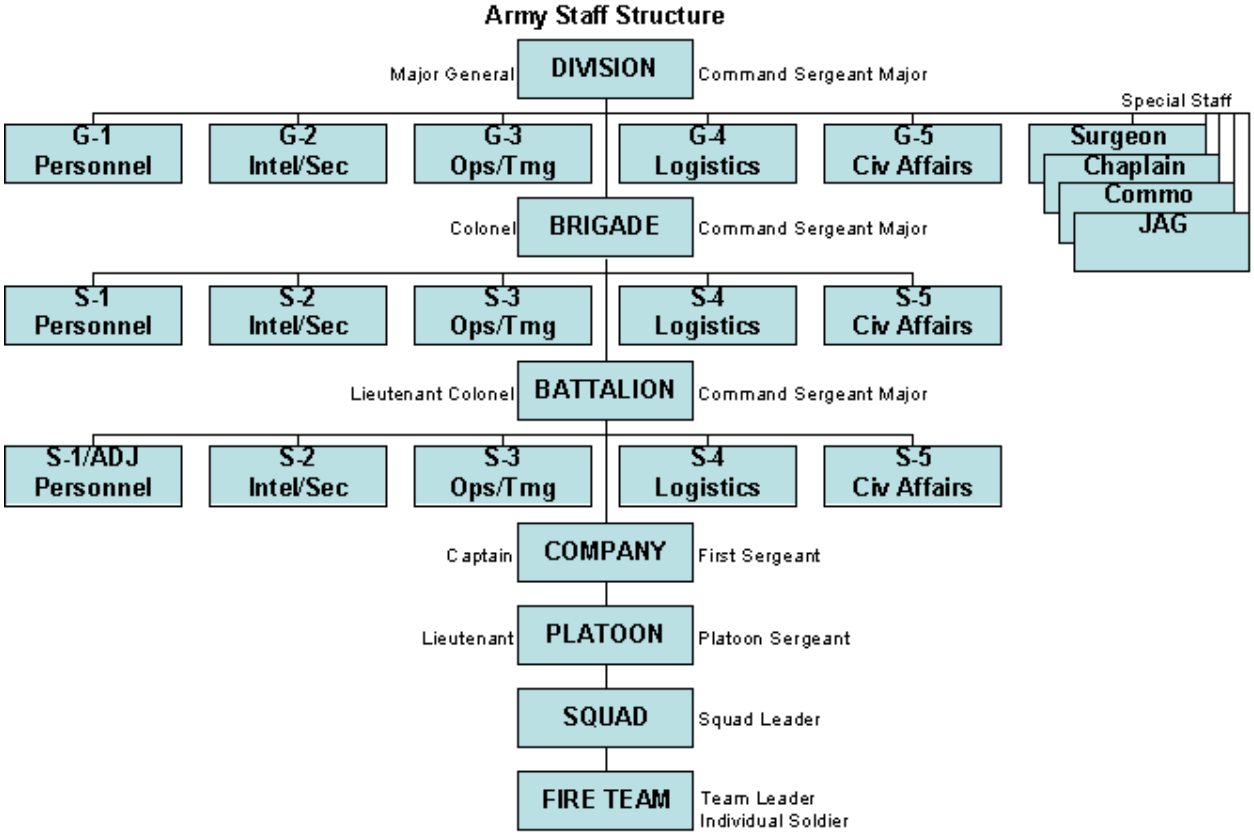
Army Structure and Talk

Organizational Structure





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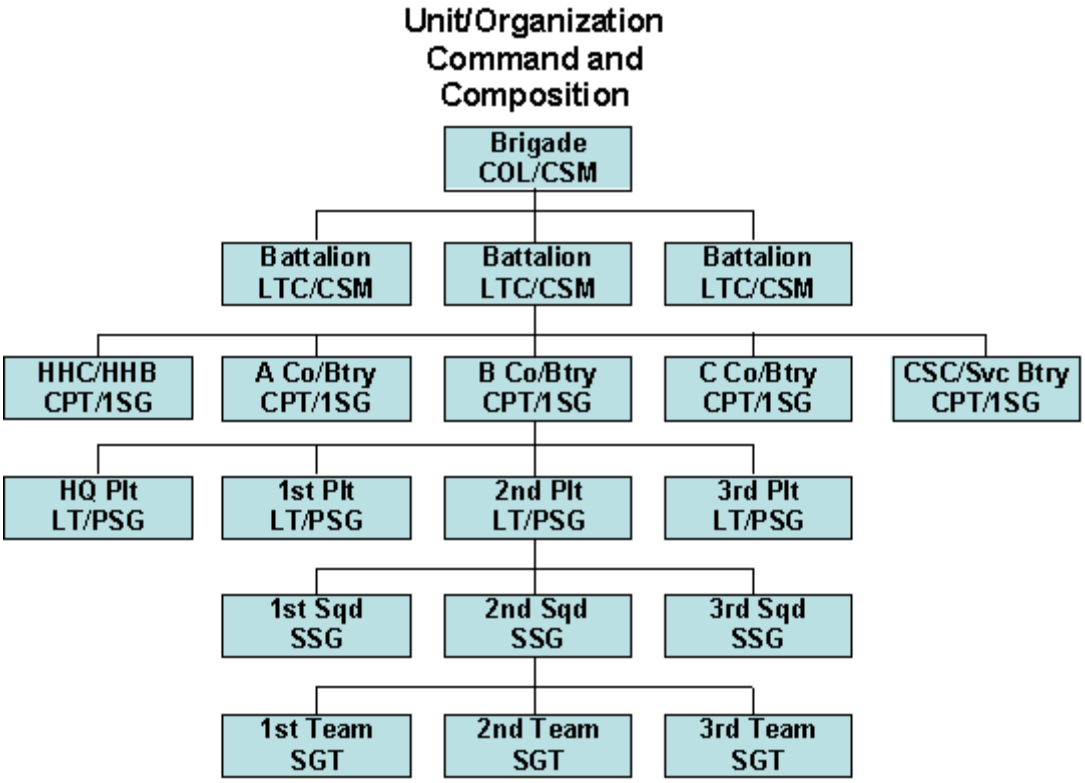

Unit/Organization	Composed Of	Commanded By
Battalion/Squadron	Headquarters & 2-6 Companies/Batteries/Troops	Lieutenant Colonel (Command Sergeant Major)
Company/Battery/Troop	Headquarters & 2 or more Platoons	Captain (First Sergeant)
Platoon	2 or more Squads/Sections	Lieutenant (Platoon Sergeant)
Squad/Section	7-11 Soldiers	Staff Sergeant

Chapter 4
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Acronyms/Common Terms*

What does it mean? You will quickly discover that the military has its own language. This language consists of acronyms and common terms. Once you understand that acronyms all stand for a phrase of words you will easily learn to speak military jargon. You may at least attempt to guess what they represent. Following is a list of some acronyms and common terms you may come in contact with.

A Rations	Hot meals (made with real food)
AAFES	Army/Air Force Exchange Service (PX/BX)
ACAP	Army Career and Alumni Program
ACS	Army Community Services
ADA	Air Defense Artillery
AER	Army Emergency Relief
AF/APF	Appropriated Funds (come from Congress and must be used only for stated purpose)
AFAP	Army Family Action Plan
AFP	Family Advocacy Program
AG	Adjutant General
AIT	Advanced Individual Training
ANCOC	Advanced Noncommissioned Officer Course
APO	Army Post Office
AR	Army Regulation
ARCOM	Army Commendation Medal
ARNEWS	Army News Services
ARSTAF	Army Staff
ARTEP	Army Training Evaluation Program
Article 15	Punishment other that court martial imposed by the Company Commander, Battery Commander or Battalion Commander
ASAP	As Soon As Possible
AUSA	Association of the US Army
AVN	Aviation
AWOL	Absent Without Leave
BAH	Basic Allowance for Housing
BC	Battery Commander
BDE	Brigade
BDU	Battle Dress Uniform
BEQ	Bachelor Enlisted Quarters
Bn	Battalion
BNCOC	Basic Noncommissioned Officer Course
BOQ	Bachelor Officer Quarters
CAC	Combined Arms Center
CADRE	Personnel permanently assigned to a training or provisional unit or to a unit being newly organized
CALFEX	Combined Arms Live Fire Exercise
CAV	Cavalry
CDS	Child Development Services

CFC	Combined Federal Campaign
CG	Commanding General
CHAMPUS	Civilian Health and Medical Plan for the Uniformed Services
Chinook	A large helicopter that carries soldiers and equipment
CID	Criminal Investigation Division
CLP	Community Life Program
CO	Commanding Officer
co	Company
COB	Close of Business
Cobra	A small Army assault helicopter
CofS	Chief of Staff
COHORT	Cohesion Operational Readiness Training
Colors	Flag of a nation or an Army unit.
Commissary	Military Grocery Store
CONUS/ OCONUS	Continental United States / Outside Continental United States
CP	Command Post
CPO	Civilian Personnel Office
CPX	Command Post Exercise
CQ	Charge of Quarters
CQ Runner	Person who runs errands for the CQ
CWOC	Catholic Women of the Chapel
DA	Department of the Army
DAC	Department of the Army Civilian
DB	Daily Bulletin
DCSPER	Deputy Chief of Staff for Personnel
DEERS	Defense Enrollment Eligibility Reporting System
DEH	Directorate of Engineering and Housing
DENTAC	Dental Activity
Detail	A special duty assigned to one or more persons
DISCOM	Division Support Command
DIV	Division
DIVARTY	Division Artillery
DMZ	Demilitarized zone
DOD	Department of Defense
DODDS	Department of Defense Dependents Schools
DPCA	Director of Personnel and Community Activities
DUSA	Daughters of the US Army
Duty Roster	Duty schedule maintained by unit 1 SG

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DZ	Drop Zone
ACRONYMS/ COMMON TERMS (Cont)	
EDRE	Emergency Deployment Readiness Exercise
EFMB	Expert Field Medical Badge
EFMP	Exceptional Family Member Program
EIB	Expert Infantry Badge
EM	Enlisted Member
engr	Engineers
EOCO	Equal Opportunity Coordinating Office
ETA	Estimated Time of Arrival
ETS	Expiration Time of Service
FA	Field Artillery
Family Member	Spouse and children of soldiers
FACMT	Family Advocacy Committee
FAP	Family Action Plan
FCC	Family Child Care
FDO	Fire Direction Officer
FLC	Family Life Center
FLO	Family Liaison Office
FM	Field Manual
FMEAP	Family Member Employment Assistance Program
FOD	Field Officer of the Day
FORSCOM	Forces Command
FRG	Family Readiness Group (formerly Family Support Group (FSG))
FSB	Forward Support Battalion
FTX	Field Training Exercise
FY	Fiscal Year (starts 1 October each year)
FYI	For Your Information
G-1	General's staff dealing with personnel administration
G-2	General's staff dealing with military intelligence
G-3	General's staff dealing with training
G-4	General's staff dealing with supply
G-5	General's staff dealing with civil affairs
GED	General Equivalency Diploma (equivalent to a high school diploma)
GI	Government Issue
GI Party	Soldiers get together to clean and scrub their barracks
HHB	Headquarters and Headquarters Battery
HHC	Headquarters and Headquarters Company
HOR	Home of Record
Howitzer	Indirect firing weapon, the core of the field artillery
HQ	Headquarters
ID Card	Identification Card--all family members 10 years and older

IG	Inspector General
INF	Infantry
ITT	Information, trips, and travel; also, inter theater transfer
IVC	Installation Volunteer Coordinator
JAG	Judge Advocate General
KISS	Keep It Short and Simple
KP	Kitchen Police
LES	Leave and Earnings Statement
LN	Local National
LOC	Logistical Operation Center
LOI	Letter of Instructions
M16A2	Semi-automatic/Automatic Rifle (also known as M16)
MEDDAC	Medical Activity
MEDEVAC	Medical Evacuation
MFR	Memorandum For Record
MI	Military Intelligence
MOS	Military Occupational Specialty
Motor Pool	Military maintenance area
MP	Military Police
MRE	Meal, Ready-To-Eat
MSM	Meritorious Service Medal
NA	Not applicable
NAF	Nonappropriated Funds
NATO	North Atlantic Treaty Organization
NCO	Noncommissioned Officer
NCOER	NCO Evaluation Report
NCOIC	Noncommissioned Officer in Charge
NCOWC	Noncommissioned Officers Wives Club
NLT	Not Later Than
OJT	On the Job Training
Old Man	Commander
PAC	Personnel Administration Center
PAO	Public Affairs Office
PBO	Property Book Officer
PCS	Permanent Change of Station
PLT	Platoon
PMO	Provost Marshal Office
POC	Point of Contact
Police Call	A detail with instructions to clean up the grounds within a designated area
POV	Privately Owned Vehicle
PT	Physical Training
Quarters	Place of residence of military personnel and their family members
RA	Regular Army
RC	Reserve Component
Re-up	Reenlist
RSVP	Respondez, s'il vous plait or please reply
S-1	Brigade or Battalion level Personnel Office
S-2	Brigade or Battalion level Intelligence Office

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Army Structure and Talk

S-3	Brigade or Battalion level Operations/Training Office
ACRONYMS/ COMMON TERMS (Cont)	
S-4	Brigade or Battalion level Supply/Logistics Office
S-5	Brigade or Battalion level Civic Actions Office
SATO	Scheduled Airlines Ticket Office
SDNCO	Staff Duty Noncommissioned Officer
SDO	Staff Duty Officer
Short-timer	A soldier who has only minimum time left in the Army or at a duty station
Sick Call	The time of day when individuals can go for medical care without an appointment
SIG	Signal (Communication)
SJA	Staff Judge Advocate
SM	Service Member
SOP	Standing Operating Procedure
SSN	Social Security Number
TA-50	Field Clothing and Equipment
TBA/TBD	To Be Announced/To Be Determined
TMC	Troop Medical Clinic
TMP	Transportation Motor Pool
TOC	Tactical Operational Center
Top	Slang for First Sergeant
TRADOC	Training and Doctrine Command
UCMJ	Uniform Code of Military Justice
USAR	United States Army Reserve
USR	Unit Status Report
XO	Executive Officer (in a unit)
***NOTE:** Due to the military's constant endeavor to improve facilities and services, acronyms are constantly being changed or deleted	

Chapter 4
Army Structure and Talk

Creed of the Noncommissioned Officer

No one is more professional than I. I am a Noncommissioned Officer, a leader of soldiers. As a Noncommissioned Officer, I realize that I am a member of a time-honored corps, which is known as "The Backbone of the Army."

I am proud of the Corps of Noncommissioned Officers and will at all times conduct myself so as to bring credit upon the Corps, the Military Service and my country regardless of the situation in which I find myself. I will not use my grade or position to attain pleasure, profit, or personal safety.

Competence is my watchword. My two basic responsibilities will always be uppermost in my mind--accomplishment of my mission and the welfare of my soldiers. I will strive to remain tactically and technically proficient. I am aware of my role as a Noncommissioned Officer. I will fulfill my responsibilities inherent in that role. All soldiers are entitled to outstanding leadership; I will provide that leadership. I know my soldiers and I will always place their needs above my own. I will communicate consistently with my soldiers and never leave them uninformed. I will be fair and impartial when recommending both rewards and punishment.

Officers of my unit will have maximum time to accomplish their duties; they will not have to accomplish mine. I will earn their respect and confidence as well as that of my soldiers. I will be loyal to those with whom I serve; seniors, peers and subordinates alike. I will exercise initiative by taking appropriate action in the absence of orders. I will not compromise my integrity, nor my moral courage. I will not forget, nor will I allow my comrades to forget that we are professionals, Noncommissioned Officers, leaders!

Army Values

LOYALTY	Bear true faith and allegiance to the U.S. Constitution, the Army, your unit, and other soldiers.
DUTY	Fulfill your obligations.
RESPECT	Treat people as they should be treated.
SELFLESS-SERVICE	Put the welfare of the nation, the Army, and your subordinates before your own.
HONOR	Live up to all the Army values.
INTEGRITY	Do what's right, legally and morally.
PERSONAL COURAGE	Face fear, danger, or adversity (Physical or Moral).

= L D R S H I P

The Noncommissioned Officer Education System (NCOES) Levels

I Primary: Primary Leadership Development Course (PLDC) is the first level of leadership training for E5s (sergeants) it is known as the foundation.

II Basic: Basic Noncommissioned Officer Course (BNCOC) is the second level of leadership training for E6s (staff sergeants). It builds on the foundation.

III Advanced: Advanced Noncommissioned Officer Course (ANCOC) is the third level of leadership training for E-7s (sergeants first class).

IV Senior: Sergeants Major Course (SMC) is the top level of leadership training for E8s (master sergeants) and E9s (sergeants major). The Army selects soldiers to attend this training.

Chapter 5
On-line Resources

DIRECTORY OF SERVICES AND RESOURCES

Note: Due to frequent website updates, the following web addresses are subject to change.

ONE STOP MOBILIZATION INFORMATION WEB SITE http://www.defenselink.mil/ra/mobil/

BENEFITS WEB SITES

Military Pay & Entitlements	http://www.dfas.mil/money/	**Personal Benefits Center**	http://www.military.com/PBC/PBC_SignIn/1,13152,,00.html?

BUSINESS WEB SITES

Small Business Administration	http://www.sba.gov	**Thomas Register Volumes**	www.thomasregister.com

CALCULATORS

Severance Pay Calculator – Click on link and download program	http://www.afpc.randolph.af.mil/permiss/civilian/c_6a81.htm	**Federal Employees Retirement Calculator (both CSRS & FERS)**	http://www.seniors.gov/fedcalc.html
CSRS Retirement Calculator	http://www.finance.gsa.gov/csrs/	**Projecting TSP Account Balance, Annuity Calculator & Retirement Planner**	http://www.tsp.gov/calc/
Social Security Benefit Calculators	http://www.ssa.gov/planners/calculators.htm	**Life Insurance Calculator**	http://www.opm.gov/calculator/index.htm

DOD WEB SITES

Defense Link	http://www.defenselink.mil/	**Military Pay & Benefits**	http://militarypay.dtic.mil/

EDUCATION WEB SITES

Federal Children Scholarship Fund	http://www.fedscholarships.org	**GI Bill Information**	http://www.gibill.va.gov/
U.S. Department of Education	http://ifap.ed.gov	**Military.com Education Channel**	http://www.military.com/Careers/Education/1,,112,00.html?loc=L

FAMILY WEB SITES

Armed Forces Benefit Association	http://www.afba.com/	**Army Family Liaison Office**	http://www.aflo.org/home.asp
Army Community & Family Support Center	http://www.armymwr.com/	**Child Support Info**	http://www.acf.hhs.gov/programs/cse/
Children, Youth & Families Education & Research Network	http://www.cyfernet.org/	**Children Cope With Terrorism**	http://www.aboutourkids.org/
Hooah 4 Health	www.hooah4health.com	**Lifelines Quality of Life Mall**	http://lifelines2000.org/
Military Assistance Program	http://dticaw.dtic.mil/mapsite	**Military Child**	http://www.militarychild.org
Military.Com	http://www.military.com	**Military Family Resource Center**	http://mfrc.calib.com
Military Living Publications	http://www.militaryliving.com/	**Military Moms**	http://www.militarymoms.net/
Military Report	http://www.militaryreport.com	**Military Spouses' Career Network**	http://www.mscn.org/
Military Family Association	http://www.nmfa.org/	**Tragedy Assistance Program**	http://www.taps.org
Parents Helping Parents Network	http://www.parentshelpingparents.org/whoweare.html	**Resource Guide for Company Commander's Spouse/Representative**	http://www.carlisle.army.mil/usawc/dclm/milfam/take/index.htm
SGT Mom's Home Page	http://www.sgtmoms.com	**The Military Coalition**	http://www.themilitarycoalition.org/

FEDERAL EMPLOYEE WEB SITES

Determine your Military Spouse Preference Eligibility	http://www.chrma.hqusareur.army.mil/staffing/asp/wizards/msp/default.asp	**Determine Your Veterans' Preference**	http://www.dol.gov/vets/programs/fact/veterans_preference_fs08.htm
Determine Your VRA Eligibility	http://www.chrma.hqusareur.army.mil/	**How to read an SF-50**	http://www.hrsc.osd.mil/sf50/sf50b.htm
DFAS (Money matters)	http://emss.dfas.mil/emss.htm	**Savings Plan**	http://www.tsp.gov/
EEOC's Quick Start for Employees	http://www.eeoc.gov/qs-employees.html	**TSP - Account Access**	http://www.tsp.gov/account/index.html
Social Security Retirement Planner	http://www.ssa.gov/retire2/		

GUARD & RESERVE WEB SITES

Army National Guard	http://www.arng.army.mil/	**Army Reserve**	http://www.army.mil/usar/
Air National Guard	http://www.ang.af.mil/	**Air Force Reserve**	http://www.afreserve.com
Coast Guard Reserve	http://www.uscg.mil/hq/reserve/reshmpg.html	**Marine Reserve**	http://www.mfr.usmc.mil
Naval Reserve	http://www.navres.navy.mil/navresfor/	**National Guard Bureau**	http://www.ngb.dtic.mil
Guard Net	http://www.guardnet.net/	**Guard Family**	http://www.guardfamily.org

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DIRECTORY OF SERVICES AND RESOURCES (Cont)

The Virtual Armory	http://www.virtualarmory.com	**Reserve Affairs**	http://www.defenselink.mil/ra/
Employer Support of the Guard & Reserve (ESGR)	http://esgr.org		

HEALTH CARE WEB SITES

Updating Your DEERS Information	http://www.tricare.osd.mil/DEERSAddress/TRICARE	**TRICARE**	http://www.tricare.osd.mil/
My TRICARE - Check Claims Status Online	http://www.mytricare.com	**Retiree Dental Plan**	http://www.ddpdelta.org/
Reserve Dental Plan	http://www.ucci.com	**Information on Quitting Smoking**	http://www.quitnet.com/gn

ID CARDS WEB SITE

RAPIDS Site Locator	http://www.dmna.state.ny.us/dmna/family/rapids.html	**Fielding Info on Common Access Card (CAC)**	http://perscomnd04.army.mil

LEGISLATIVE AND GOVERNMENT AGENCY WEB SITES

Federal Emergency Management Agency (FEMA)	http://www.fema.gov	**Tax Information**	http://www.irs.gov/
Housing & Urban Development (HUD)	http://www.hud.gov	**The Library of Congress**	http://www.loc.gov/
The White House	http://www.whitehouse.gov/	**U.S. Federal Government Agencies Directory**	http://www.lib.lsu.edu/gov/fedgov.html
U.S. Senate	http://www.senate.gov/	**U.S. House of Representatives**	http://www.house.gov
U.S. State Department	http://www.state.gov/	**U.S. Postal Service**	http://www.usps.gov
U.S. Department of Labor	http://www.dol.gov/vets/		

MILITARY ASSOCIATIONS WEB SITES

National Guard Association of the United States (NGAUS)	http://www.ngaus.org/	**Enlisted Association of the National Guard (EANGUS)**	http://www.eangus.org/
Association of the United Sates Army (AUSA)	http://www.ausa.org	**National Guard Officers' Association of Florida (NGOA-FL)**	http://www.floridaguard.org/ngoa/index.html
Enlisted National Guard Association Florida (ENGAF)	http://www.floridaguard.org/engaf/engaf.htm	**Reserve Officers Association (ROA)**	http://www.roa.org/

MILITARY SHOPPING WEB SITES

Defense Commissary Agency (DECA)	http://www.commissaries.com/	**Army & Air Force Exchange Service (AAFES)**	http://www.aafes.com
Navy Exchange	http://www.navy-nex.com/	**The Military Trading Post**	http://www.miltrade.com/

MORALE, WELFARE & RECREATION WEB SITES

JAX NAS MWR	http://www.nasjax.navy.mil/mwr/mwr_home.htm	**MWR**	http://www.armymwr.com/

SERVICE AGENCIES WEB SITES

Air Force Aid Society	http://www.afas.org/	**Army Emergency Relief**	http://www.aerhq.org/
Navy-Marine Corps Relief Society	http://www.nmcrs.org/	**American Red Cross**	http://www.redcross.org/
Armed Forces YMCA	http://www.asymca.org/	**World USO**	http://www.uso.org/

SERVICE WEB SITES

Army Family Team Building Courses Online	http://www.defenseweb.com/aftb	**U.S. Army**	http://www.army.mil/
Army News	http://www.dtic.mil/armylink/news/index_30.html	**U. S. Marine Corps**	http://www.usmc.mil/
U. S. Navy	http://www.navy.mil/	**U. S. Air Force**	http://www.af.mil/
Air Force Crossroads	http://www.afcrossroads.com	**Air Force News**	http://www.af.mil/news/
Air Force Financial Services Center	http://www.saffm.hq.af.mil/affsc/index/index.cfm	**U. S. Coast Guard**	http://www.uscg.mil/uscg.shtm
Armed Forces	http://www.armedforces.com/	**Pentagon News**	http://www.defenselink.mil/news/
Web Page	http://www.jagcnet.army.mil/Legal	**To send messages to "Any Service Member"**	http://AnyServiceMember.Navy.mil

SGLI/INSURANCE WEB SITES

Serviceman's Group Life Insurance (SGLI) Information	http://www.insurance.va.gov/sgliSite/FSGLI/sglifam.htm

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DIRECTORY OF SERVICES AND RESOURCES (Cont)

TRAVEL WEB SITES

Army MWR	http://www.armymwr.com- Click on Travel.	**Armed Forces Vacation Club**	http://www.afvclub.com
Army Lodging	http://www.armymwr.com/portal/travel/lodging/	**Defense Table of Official Distance**	http://DTOD-mtmc.belvoir.army.mil
Defense Travel System	http://www.dtic.mil/travelink/	**DLA Travel Page**	http://www.dla.mil/dss/travel/
DOD Per Diem, Travel, and Transportation	http://www.dtic.mil/perdiem/	**Per Diem Rates**	http://www.state.gov/m/a/als/prdm/
Relocation Resources	http://www.afcrossroads.com/	**Travel Guide**	http://militarytravelguide.com/discounts.cfm
National Parks	http://www.nps.gov	**Navy Lodging**	http://www.navy-nex.com/
Off Duty Travel	http://www.offdutytravel.com/	**Per Diem Rates**	http://www.dtic.mil/perdiem/pdrates.html
Premier Lodging Program	http://policyworks.gov/org/main/mt/homepage/mtt/perdiem/plp/Plphp.html	**Florida Travel Info**	http://www.florida.com/
Shades of Green, Orlando	http://www.armymwr.com/shades/index.html		

VETERANS WEB SITES/RETIREE WEBSITES

Arlington National Cemetery	http://www.arlingtoncemetery.org/	**Cemetery Administration**	http://www.cem.va.gov
US Retirement Services	http://www.odcsper.army.mil/default.asp?pageid=16f	**Veterans Affairs (VA)**	http://www.va.gov
Veterans of Foreign Wars (VFW)	http://www.vfw.org	**Veterans Preference Questions & Answers**	http://www.dol.gov/elaws/vetspref.htm
Gulf War Veterans Information	http://www.gulflink.osd.mil/	**Veterans Employment Opportunities Act of 1998 as Amended (Questions & Answers)**	http://www.opm.gov/veterans/html/veoaq&a.htm
Veterans News & Information Service	http://www.vnis.com	**American Legion**	http://www.legion.org/
Retired Military Almanac	http://www.militaryhandbooks.com/militaryhandbooks.htm		

VOLUNTEER WEBSITES

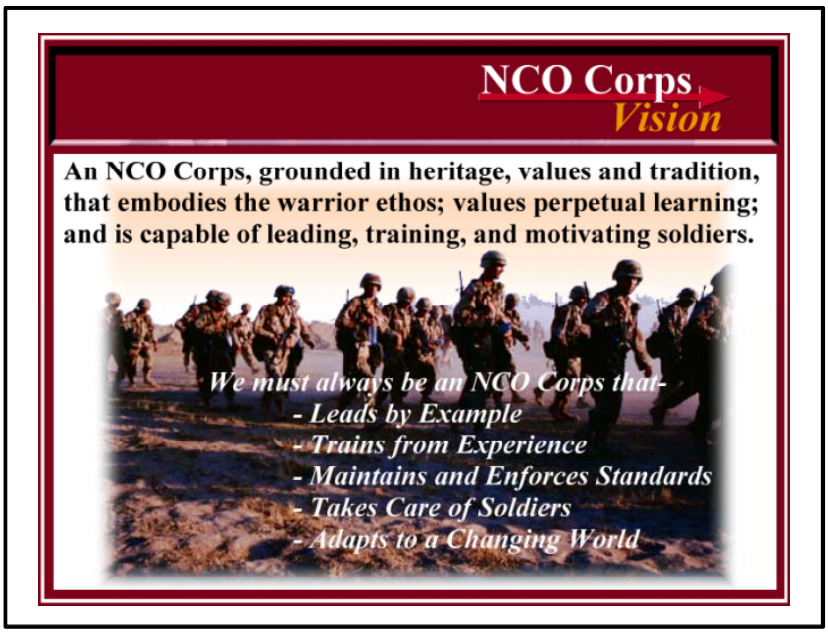
Association for Volunteer Administration	http://www.avaintl.org/

VOTER INFORMATION

Federal Voting Assistance Program	http://www.fvap.gov/index.html	**Register to Voter Online**	http://www.beavoter.com

Conclusion

You are beginning a new chapter in your Army Family Life. Know that there will be good times and not so good times. But also know whatever role you choose to take in your soldier's unit, hopefully it will be made a little easier and a lot less scary armed with the knowledge we have given you in this pamphlet. Always remember you are not alone, there is another Army spouse just a phone call away.



Effectively Counsels & Mentors Subordinates
Maintains an Outstanding Personal Appearance
Disciplined Leaders Produce Disciplined Soldiers

Jack L. Tilley
Sergeant Major of the Army

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