The WRANGLER

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Pfc. Danielle Navaugh and Staff Sgt. Jason Ludlam inspect a .50-caliber machine gun on a humvee before a mission to the International Zone from Seitz Annex June 29. Navaugh is a gunner with the 98th Maintenance Company, 393rd Corps Support Battalion; Ludlam is a truck commander with the Special Troops Battalion. Ludlam and other members of the STB's personal security detachment travelled to Seitz Annex to certify Soldiers from the 393rd as qualified to operate in convoys. ***Photo by Sgt. Joshua Salmons***

393rd earns convoy certification

Seitz Annex personnel get 'ok' from visiting brigade teaching team for road ops

By Sgt. Joshua Salmons
4th Sustainment Brigade

SEITZ ANNEX, Iraq—New teams of trained 393rd Corps Support Battalion Soldiers are hitting the road, providing security for supplies moving from 4th Sustainment Brigade yards and staging areas in the Victory Base Complex to camps throughout the Baghdad area.

Specialized convoy escort teams (CETs) made up of Soldiers from companies throughout the battalion are finishing their certification process given by the Special Troops Battalion's personal security detail.

The three-week training program is designed to introduce the Soldiers to the tactics and procedures they would face on the roads. Subject areas included how to spot and react to improvised explosive devices, how to properly perform escalation of force doctrine, how to operate the Counter Radio-controlled Electronic Warfare (CREW) devices and how to respond and interact with Iraqis on the road.

"The [Personal Security Detachment] was selected as instructors since they had the most experience on the roads," said Capt. Anthony DeStefano, assistant STB S3. "They've finished most of the instruction and are doing route familiarization with the 393rd now."

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The CSM Moment

Soldiering together unifies Army

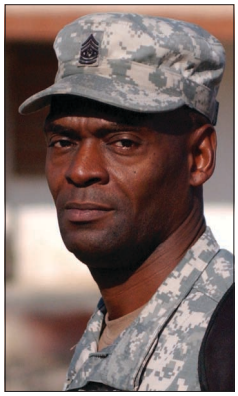
As our fight against terrorism continues, it has become clear to me that phrase "one team one fight" has evolved into an operational concept.

The role of the Army Reserves and National Guard has been, and continues to be, vital to our mission success. As an active-duty Soldier for nearly 28 years, I would have never thought that our "part-time" Soldiers would be enduring these types of hardships and sacrifices. However, every rotation they deploy ready and capable to perform their mission.

From my foxhole I see these Soldiers convoying up and down the most dangerous roads in Iraq night after night delivering critical commodities to forward operating bases. The manner in which they prepare for these missions is nothing short of perfect execution. They understand the serious nature of these missions, the danger it involves, and they execute accordingly.

I recognize them, not as Guardsman or Reservist, but as Soldiers who are doing their part to support our great nation during the war against terrorism.

A few weeks ago I watched my commander award the Purple Heart award to a young sergeant who was hit with an improvised explosive device (IED) while on patrol with our quick reaction force. Fortunately, he was not seriously injured. However, the actions that he took during and after the attack demonstrated that a well-trained Soldier is a well-trained Soldier regardless of his or her military status. This young sergeant happened to be from a Reserve unit, but I would have never known until he mentioned it. When the enemy detonated the IED he didn't care about this Soldier's component, so why should we?



Command Sgt. Maj. Trent Ellis
Brigade Sergeant Major

Our National Guardsmen and Reservists embody the team concept we hold in such high regard.

The transition from citizen Soldier to active-duty Soldier can be a daunting one. These Soldiers have met that challenge with a sense of determination to succeed.

They have trained on new equipment, implemented techniques, tactics and procedures (TTPs) and conducted live-fire exercises with the same standards the active component uses and they have succeeded. The distinction between the active duty, Army Reserve or National Guard is non-existent in theater. Our Soldiers, regardless of component, have performed their jobs with professionalism and the resolve to defeat a treacherous enemy.

The combination of support and services from the National Guard and the Army Reserve have allowed us to create a seamless force, with the mobility to move personnel, equipment and supplies to sustain the greatest fighting power this nation has ever seen. "Weekend warrior" or "part timer" no longer applies to these men and women, they are Soldiers and as Soldiers they are not concerned with what component they belong to. They care only about the mission and serving their country in the most noblest of ways.

"Teamwork is the ability to work together toward a common vision. The ability to direct individual accomplishment toward organizational objectives. It is the fuel that allows common people to attain uncommon results". This quote signifies the commitment of all of our Soldiers, regardless of component. This old active-duty Soldier acknowledges all of your contributions.

The WRANGLER

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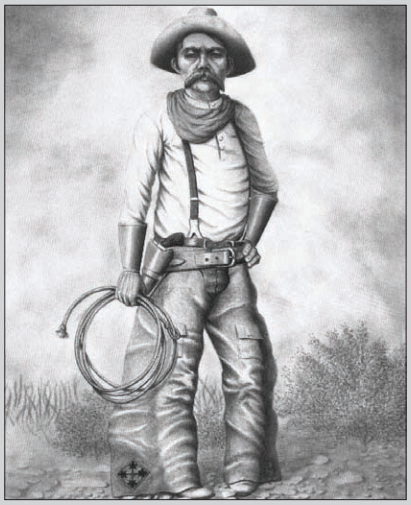

Breast cancer walk a chance to support

Half the world away, Soldiers show solidarity in stateside-coordinated event

By Sgt. 1st Class Brent Hunt
1st Brigade Combat Team

From opposite sides of the planet, more than 300 Soldiers and civilians participated in a five-kilometer walk around Camp Taji, Iraq, in conjunction with citizens in San Francisco to spread awareness about breast cancer July 8.

Dubbed the "Avon Walk for Breast Cancer," residents of the camp north of Baghdad got up early before the day's extreme summer heat began, donned their pink breast cancer awareness shirts and spread the news about the deadly disease.

"You are here today because you or someone you know has been affected by breast cancer," said Lt. Col. Jeffery Toomer, mayor of Camp Taji. "I personally have been affected by breast cancer, because my grandmother died just last month of it. Avon is sponsoring the same event today in San Francisco; we are just ahead of them (there's an 11-hour time difference between Iraq and California)."

In the United States, someone is diagnosed every three minutes with breast cancer. It is the most common cancer among women with the chance of developing invasive breast cancer at some time in a woman's life at about one in seven (13.4 percent).

Currently, there are more than two million women living in the United States who are being treated for breast cancer. It is estimated that in 2006, 211,240 new cases of breast cancer will be diagnosed among women in the United States. It is the second leading cause of death in women, exceeded only by lung cancer.

Fortunately, 90 percent of patients survive when cancer is detected early and treatment is begun.

"My mom had breast cancer eight years ago, but is a survivor," said Chief Warrant Officer Kathleen Harris of Company B, 4th Support Battalion, 1st Brigade Combat Team, 4th Infantry Division. "I've never done one (awareness walk) before, but I guess they had to send me to Iraq to do one."

"I do this every year," said Sgt. Andrew Tuttle, Black Hawk crew chief with 2nd Battalion, 4th Aviation Regiment, Combat Aviation Brigade, 4th Inf. Div. "All of my grandparents have in one way or another been affected by breast cancer. I've lost three grandparents to cancer and I have one grandmother who is fighting breast cancer. This type of event puts it out there and it shows how many people this affects. It brings it home."

For more information about breast cancer awareness and prevention, visit the Novartis Oncology Program Web site at www.ribbonofpink.com.

Soldiers and civilians participated in the Avon Walk for Breast Cancer held here July 8. The walk was held to raise awareness about breast cancer.
Photo by Sgt. 1st Class Brent Hunt

A Chaplain's Prayer

Remember God in good times too

We often pray about our needs, desires, and wishes. God in his infinite goodness and kindness meets our needs and additionally, often gives us more than we require or even deserve. Though we are quick to present our needs before him, how often do we pause to give thanks for the blessings of life that we enjoy? Sometimes, we barely even pause at meal times to give thanks, quickly uttering something to the effect of: rubba dub dub, thanks for the grub; or, God is good, God is sweet, thank you God, now let's eat! If you are like me, I neither acknowledge my thankfulness appropriately or often enough.

Capt. Loren Hutsell
Brigade Operations Chaplain

This leads me to ask, why aren't we more thankful for the blessings of life that we enjoy? Perhaps, we aren't more thankful because we begin to imagine that somehow the blessings we enjoy have come through our merit – or because we deserve them. That might be true for a couple of things we have strived for or been faithful about, but truthfully, God's blessings and grace come to us considerably beyond our imagination or merit. Perhaps we aren't more thankful because we don't always recognize a blessing. We fail to realize that some blessings come out of our difficulties, failures, losses, or mistakes. In fact, the scriptures teach that one of the reasons God allows us to undergo difficult struggles is so we may be an encouragement and blessing to others when they face similar circumstances. We should recognize that it is a blessing when God leads us according to his eternal perspective, whether the current situation is a struggle or an easy road. Thirdly, perhaps we are not as thankful as we should be because we are busy comparing our lives and possessions with others. In placing too much emphasis on things of monetary or temporary value we can lose perspective on the richness of life, which includes friendship, service to others, and compassionate living.

A famous preacher named Henry Ward Beecher once had this to say about being thankful: "If one should give me a dish of sand and tell me there were particles of iron in it, I might look for them with my eyes and search for them with my clumsy fingers and be unable to detect them. But let me take a magnet and sweep through it and now it would draw to itself the almost invisible particles by the mere power of attraction. The unthankful heart, like my finger in the sand, discovers no mercies; but let the thankful heart sweep through the day and as the magnet finds the iron, so it will find, in every hour, some heavenly blessings, only the iron in God's sand is gold!"

I encourage you today to imagine using a magnet of thanksgiving to sweep through your life, and let it pick up all of God's "gold" in the sand of your existence. Then pause, and thank God for his blessings, goodness, and "gold" in your life. The psalmist reminds us about God's providence for us; great is his faithfulness; his mercies begin afresh each day (Lamentation 3:23).

Freedom Radio Frequencies

107.7 Baghdad
107.9 Sinjar
105.1 Mosul, Fallujah
107.3 Balad, Kirkurk, Tallil, Ar Ramadi
93.3 Q-West, Tikrit, Al Asad
107.1 Ridgeway
102.5 Camp Taji

"Always There, on the Air!"

A Few Legal Pointers

Early start essential for retirement funds

You might think it's out of place for an attorney to talk about money—i.e., saving it—but you'd be surprised how many legal problems are rooted in money.

If you think about it, many Soldiers seek legal advice in an effort to get a collection agency off their back, deal with the consequences of entering a bad contract, buying too much car, fixing their credit, and the list goes on. Money may not buy happiness but it can definitely make life easier, especially in the legal realm.

Capt. Melissa Van Buhler
Judge Advocate

So here is my spiel on why you should save your money, and some simple advice to get you started. Really this article should have come at the beginning of the deployment when we all got quite a raise in the form of no-federal-taxes and our hardship-duty pay, but it is never too late to start saving your money for retirement. For those of you with money funneling into the Army Thrift Savings Plan (TSP), Individual Retirement Accounts (IRAs), or the Savings Deposit Program, you are already on the right track.

Emergency Fund

First things first: you need to have some money in the bank for emergencies.

The rule of thumb is three to six months of living expenses. We have excellent job security in the military so the risk of being laid off is low, but what if tomorrow your car is totaled and you are out your deductible and have to find another car?

Make sure you have a savings account (that you do not touch) with enough money to get you through the unexpected in life.

Pay Yourself First

Participating in a program such as Thrift Savings Plan (TSP) or an employer's 401k is something that everyone should take advantage of—I mean everyone.

You don't have to start in fifth gear by putting aside 10 percent of your monthly pay (or more since the limits have disappeared), but even two or three percent a month will get you started.

And once you start, you won't even notice the money isn't in your back account. Don't believe me? You won't see it so you won't spend it.

Here's why: the money is taken out of your pay before it hits your account and before federal-income taxes are calculated. That means you

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Speaking out

Sgt. Maj. of the Army Kenneth Preston speaks to Soldiers from the 4th Infantry Division at the Eagle Ministry Center on Camp Taji July 8. Preston spoke about continuing Army transformation, unit lifecycles and retention before taking questions from the attending troops.
Photo by Sgt. Joshua Salmons

Don't shoot ...

call EOD.

5
25

STAY ALIVE

Taji celebrates new fire station

By Sgt. 1st Class Brent Hunt
1st Brigade Combat Team

After almost a year of hard work and dedication, the grand opening of a new fire station was held here June 10.

The new $2.1 million, four-bay fire station is a significant improvement over the old fire station because of its location and capabilities.

"This location was specifically picked because of the close proximity to the airfield," said Lt. Col. Jeffery Toomer, mayor of Camp Taji.

"We used to park a fire truck on the airfield and the crew slept in the truck, but now they can stay at the firehouse and dispatch to the airfield quickly in case of an emergency," he continued. "This fire station was specifically built for our safety on [Camp Taji]."

The new fire station is located directly across from the airfield. With its new location, response time to an airfield emergency is reduced from three minutes to one. An additional benefit is the fire station can now respond to a good portion of the downtown Taji area.

The new facility allows the storage of fire-fighting equipment in an environmentally controlled setting, keeping items such as foam, used in chemical and electrical fires, under the 120-degree breakdown temperature. The station also has the capacity to hold 18,000 gallons of water and 4,800 gallons of foam, compared to the 6,000 gallons of water and 1,800 gallons of foam the old station held.

A fire helmet used by a Camp Taji, Iraq, firefighter rests quietly in the corner of the new Camp Taji Fire Station at its grand opening, June 10. ***Photo by Sgt. 1st Class Brent Hunt***

"This has been a long journey to get this thing together," said Randy Meyer, fire chief for the Camp Taji Fire Department. "This location provides state-of-the-art equipment for flight line protection here on Camp Taji. Also, this facility was built completely accident free, which says a lot about how well it was put together."

For the firefighter, the new station comes equipped with a large training/community room, sleeping quarters for up to 20 firefighters, a game room for down time, and a large kitchen and TV room.

"This is a great accomplishment," Toomer added. "This structure is just a building, but it's a representation of the hard work and dedication of the Taji Fire Department."

Soldiers and civilians from Camp Taji stand in front of the new fire station at its grand opening June 10. The new station has the capability of holding four fire trucks, 18,000 gallons of water and 4,800 gallons of firefighting foam. ***Photo by Sgt. 1st Class Brent Hunt***

Spc. Michael Warner checks the settings on a radio within a humvee before a mission to the International Zone from Seitz Annex June 29. Warner is a radio comsec repair specialist with the 98th Maintenance Company, 393rd Corps Support Battalion. The convoy was a part of a certification process for 393rd personnel, given by Special Troops Battalion Soldiers visiting from Camp Taji.
Photo by Sgt. Joshua Salmons

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The curriculum wasn't formal and focused less on classroom instruction and more on getting the Soldiers in the vehicles and on the roads, first with rehearsals and dry runs on the Victory Base Complex, and then to joint missions outside the wire with the PSD.

"We were busy from the get go; there was no loss of time," said 1st Lt. Ricardo Lizardo-Ortiz, the 393rd CSB S2 operations officer, in charge of overseeing the coordination between STB and 393rd personnel. "Practice drills on the FOB helped the Soldiers see what they had to do."

CET troops from the 393rd Headquarters and Headquarters Detachment were chosen before the Puerto Rican Army Reserve unit came to theater; the remaining personnel required to fill the CETs were selected from the battalion's subordinate companies, each giving up a percentage of Soldiers to serve on the teams for the remainder of the deployment.

"They'll just be doing this, not their old jobs," said Sgt. 1st Class Rex Frazier, the CET NCOIC, originally with the 98th Maintenance Company, based out of Fort Richardson, Alaska.

Responsibility falls to Frazier to prepare Soldiers and equipment to go out. He tries to balance the teams, placing the Soldiers with convoy experience with troops deployed for the first time, he said. "The biggest challenge is the new Soldiers. We have to develop them on the ground and make sure they learn right the first time."

For the Soldiers themselves, most see it as a chance to make a tangible difference in the brigade's mission.

"This is something new," said Spc. Michael Warner, a radio repair specialist for the CETs, originally with the 98th. "Unless you're on this team you can't see what we're doing out here. This is a chance to make sure Soldiers get their supplies."

With the completion of several convoys to Camp Taji and other area FOBs, the teams are now certified to provide convoy escorts without the assistance of the PSD, according to DeStefano.

"Their actions and reactions to situations on the roads showed that they know what they're doing," he said. "They adapted to changing conditions and performed correctly."

TRICARE now available for Army Reservists

Special to The Wrangler
Department of Defense

The DoD announced that all members of the selected reserve now have the option to purchase their health coverage from TRICARE. Health coverage for selected reserve members who apply for TRICARE Reserve Select and complete all the required steps will begin on October 1, 2006. The new TRS program eligibility determination period runs from July 1, through Sept. 25. TRS is a premium-based, three-tier TRICARE health plan for certain selected reserve members and their families. Selected reserve members must work with their service personnel offices to determine which one of three TRS tiers they qualify for. They must have their eligibility verified by their service personnel office and complete the Department of Defense Form 2895 before submitting their application to purchase TRS coverage. Only qualified selected reserve members may submit an enrollment form with the first month's premium payment to purchase coverage.

Service members can review TRS program eligibility requirements at http://www.defenselink.mil/ra/. For additional information about the TRS benefit open enrollment dates for tiers two and three, visit http://www.military.com/NewsContent/0,13319,104541,00.html.

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won't think of it as part of your pay once you set up the withdrawal.

Also, since the money comes out before federal taxes are calculated, you just saved yourself tax money because you pay the government less each month. You just paid yourself twice with the tax savings!

When you withdraw money from TSP or an IRA, the money is taxable, but when you withdraw it during retirement, you will be in a lower tax bracket and will pay less tax.

Compound Interest

The key to building a retirement is compound interest.

The data out now suggests we'll each spend about 18 years in retirement and many of us will require about 75 percent of what we make now to live comfortably. In other words, if you are an E-6 over six years in, need about $400,000 to survive those 18 years, and if you are an O-3 over four years in, you will need $696,000. This is just to maintain your current standard of living, notwithstanding travel and anything else you want to do when you retire.

So how do you get there?

It's easier if you start early. Just $50 per month earning about five percent will fetch you $29,775 in 25 years, and $76,301 in 40 years. If you can put away a little bit more, such as the three percent raise we get every year (hint: increase your TSP percentage a little bit at the beginning of the year to absorb the raise), you'll get there. Check out this interesting example—if you save a little now, you can play later.

Why Start Now?

Take two individuals—Joe and Mike, both 22 years of age.

Joe and Mike each have $2,000 a year to put into a retirement account that earns about 12 percent a year. Joe decides to spend his $2,000 for the next six years, maybe on a new car (which by the way is NOT an investment), but Mike puts his $2,000 into an account for the next six years—then he stops. Joe decides at age 28 to start putting his $2,000 a year into an account.

Three years later Mike has $23,397—his $12,000 has almost doubled with no added effort. Joe only has $7,050 because he has only deposited $6,000 over the last three years and has earned $1,050 in interest.

Not bad for either, but ten years later at age 40, Mike now has $72,667, and Joe, who continues to deposit his $2,000 each year while Mike does nothing, now has $56,993. Joe has put in $26,000 over the last 13 years while Mike has only let his investment compound.

At age 65 Mike has $1,235,339 and Joe has $1,235,557—pretty good savings for retirement. But Mike only put in $6,000 worth of principal (from age 22 to 27), and Joe put in $74,000 of principal from age 28 to 65!

Conclusion

It's never too late to save for retirement, but earlier is better because it gives your money more time to work for you by compounding.

Where do you find that $50 a month? Do you eat lunch out every day at work? That's probably $100 a month. How about breakfast or coffee out every morning? $60 each month. Tell yourself you will bring your lunch a few times a week and instead put that $15 into your retirement fund—that's paying yourself first!

You may tell yourself you deserve that Starbucks—but don't you also deserve a comfortable retirement? Which would you rather have?

And by the way, make sure you pay off those expensive credit cards before you get your emergency fund in order.

My mom always told me using credit cards is like using someone else's money.

If you need assistance in managing your finances, check out all the great books out there on money or contact Army Community Services for classes in budgeting and spending wisely.

Ask yourself if you really need to buy that new (fill in the blank), and instead pay yourself first. It's a decision you won't regret.

It's never too late to save for retirement, but earlier is better because it gives your money more time to work for you by compounding.