



B CO. BANDITS



Newsletter of B FSC, 115th FSB, 1st Cavalry Division

January 2004

Commander's Corner

Happy New Years! I hope that you all had an opportunity to spend time with family and relax over the holidays. The last few days have been very busy and the next month promises to be the same. We are in the midst of final preparations for the deployment and will be headed out soon. Our timeline and mission are not set yet but should be solidified in the not to distant future.

The leadership of both 2-8 CAV and 115th FSB are in Iraq right now conducting a site survey of where we will be living and operating once we arrive in country. When they return, we will have a better picture of what our mission will be and the conditions we will face. We will provide this information to the soldiers as soon as possible. The same information will also be provided at the pre-deployment briefings.

I would like to take this opportunity to thank Natasha Garcia for her help starting up and running the FRG since May. Her husband, CPT Esteban Garcia has returned to 2-8 so she has stepped down as the FRG leader. To fill her more than capable shoes, Julie Costello, wife of our new XO, 1LT Chuck Costello, will be taking over duties as the FRG Leader.

As we make final preparations for deployment, I would like to encourage each of you to become active in the FRG. Once we deploy, they will be the primary source of information coming back from Iraq. Communication will be the key to success for both our soldiers in Iraq and the families who will remain behind.

- CPT Kevin Baird

FRG News

Hello Bandit FRG. My name is Julie Costello and I will be filling Natasha's position. Please bear with me during the transition. I hope you all enjoyed the holiday season and took advantage of the block leave. We have a hard year ahead of us, but I know that we will all make it through just fine. I hope that everyone will feel welcomed and supported by the FRG. If you have any questions, concerns, or comments, please feel free to contact me. Please note that after the February FRG meeting, all meetings will take place on the 1st Wednesday of the month at 6:30pm. We will let you know the location each month. I look forward to meeting all of you soon!

- Julie Costello
(254) 526-6807

jcostello@hotmail.com

1SG's Thoughts

Iwould like to wish everyone a Happy New Year. I hope that the New Year will bestow many blessings on everyone. We have a lot to accomplish in upcoming months and it will require patience on everyone's part. The better prepared we are as families, the easier this deployment will be for everyone concerned. CPT Baird and I will continue collecting information about this deployment and pass it along as soon as we get it. Keep checking out our web site; this is the quickest way to find new information. I would like to express my sincerest congratulations to the Erickson Family for their new addition. Again, I would like to thank all those who attended the FRG meeting this month. Everyone that attends will come away with something, which is better than nothing at all. Everyone matters!!!!

- 1SG Steven Moose



NEXT FRG MEETING:

SELF CARE CLASS AND DEPLOYMENT UPDATE

February 3, 6:30pm

Ironhorse Chapel

WE'LL SEE YOU THERE!



Email Addresses

We are still collecting email addresses from everyone who has one in the company. This will enable us to send out the newsletter for free, so that we can save money for other things. We will also be able to quickly distribute information to the FRG; this will become very important once the company deploys. Official news will still come through the proper channels, but the company will be able to let us know quickly how they are doing. **We will not distribute these addresses outside of the company and they will only be used for official FRG business.** If you don't want your email address published on the roster, but you would like to receive emails from the FRG, just let us know. We want to make this process easy for everyone. If you haven't already heard from your point of contact on this issue, please give them a call or you can call Julie Costello at 526-6807. Extended family members are also welcome to be added to the email list. You can also send a message to bandit_frg@hotmail.com; be sure to let us know if you want your address published on the roster. Thanks!

Keep In Touch!

If you are going to be out of town, even if it's only for the day, **PLEASE** let your point of contact (or Julie Costello) know how to reach you. We aren't trying to check up on anyone, but we need to be able to contact you **at all times**. This is vital information that we must have during the deployment in case there's important news pertaining to the company that we need to inform you about. If you have questions, please call Julie Costello at 526-6807. Thanks!

IMPORTANT PHONE NUMBERS

Battalion Headquarters: 288-6847
Orderly Room / CQ: 553-0319



Natasha's Farewell

Hello FRG Members! I can't believe six months have gone by so quickly! Being your FRG leader has been a tremendous experience and I am grateful for your patience, advice, and participation. I wish I could thank you all by name! I also appreciate the Soldiers, NCO's and Officers for your hard work and dedication. It is unfortunate that, just as we were getting to know everyone a little better, Steve and I must return to 2/8 Cav. This is the nature of the Army! However, this group is extremely fortunate to have such a great leader as Julie Costello and the continued leadership of CPT Baird and 1SG Moose. As we all prepare for the challenges that await us in the near and distant future, the company and FRG will always hold a special place in the hearts of my husband and I.

- Natasha Garcia

AKO Email Account

As you may have noticed, we're trying to get email addresses from everyone in the company. One option is to get a free AKO email account; you can send larger attachments than some free accounts and you can access them from any computer. These accounts also should not get blocked and will be the most reliable way to email your soldier. Go to www.us.army.mil and click on **New User**. Choose the **Guest Account** option and fill out the form that follows. You will need to know your sponsor's AKO account username. Once you have completed the application, your sponsor will need to authorize your account by logging in and clicking on Sponsor Management.

COMPANY WEBSITE & EMAIL

http://www.geocities.com/b_115_fsc/
Email address: bandit_frg@hotmail.com

Commander
B/115 FSB, 1CD
Ft. Hood, TX 76544



NEXT FRG MEETING: FEB. 3, 2003, 6:30PM



DEPLOYMENT INFORMATION



FOR

B CO. / 115TH FSB



Amendments To The Soldiers And Sailors Civil Relief Act Of 1940



Overview:

On December 22, 2003, the President signed a new law that completely revamps the Soldiers and Sailors Civil Relief Act of 1940, (50 U.S.C. App. 501 et seq.) now known as the "Service Members Civil Relief Act" ("SCRA"). The new law modifies and liberalizes the conditions for termination of residential and personal property leases before certain deployments or PCS. The SCRA also provides several additional protections not detailed below.

The SCRA Applies To:

Active Duty Service members, members of the National Guard called to active service for 30 or more consecutive days, and Reservists ordered to active duty.

Termination Of Residential Leases:

Service members may terminate a residential lease after receiving orders to deploy with a military unit for no less than 90 days, or after receiving PCS orders. Soldiers must provide written notice of intent to terminate. Termination is effective 30 days after the first date on which the next rental payment is due. If interested, the soldier may request a copy of these letters from the company chain of command.

Stay Of Proceedings:

The SCRA prevents a service member from being sued in civil court if the service member's military duty materially affects their ability to defend themselves. This protection does not apply to criminal cases. Further, if civil court chooses to proceed, the court must appoint an attorney to protect the service member's interests.

Termination Of Motor Vehicle Leases:

A service member may also terminate an automobile lease (or their dependent's) if he/she (1) receives a military service call for not less than 180 days; (2) receives PCS orders OCONUS; or (3) receives orders to deploy with a military unit for not less than 180 days. Dependents are protected under this section if they can show that their ability to pay is materially affected by reason of the servicemember/sponsor's military service.



Waiver Of Rights Under The SCRA:

Service members may waive in writing any of their rights and the protections contained in the act. If you have are unsure if you have waived your rights under the new SCRA, contact the Legal Assistance Office before attempting to terminate the lease.

Questions:

If you have any questions or concerns about your particular situation, please contact your Legal Assistance Office for more information (287-6060).



Magnets For Sale



We are selling yellow ribbon magnets with the 1st Cav. patch on them for \$5. Part of the proceeds will go to our FRG, which will help to pay for activities while the company is deployed. These are great to put on your car or refrigerator, not to mention your family and friends might be interested in purchasing one as well. If you are interested, they will be available after January 21.

MORE HELPFUL INFORMATION



Deployment Entitlements

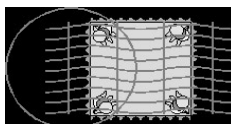
Combat Zone

2003, Married Soldier, 2 Dependents

Entitlements	PFC Over 2	SPC Over 4	SGT Over 4	SSG Over 6	SFC Over 12	1SG/MSG Over 18	CSM/SGM Over 22
Combat Zone Tax Exclusion ¹	\$108.12	\$154.20	\$177.33	\$222.42	\$317.55	\$421.32	\$559.20
Per Diem ²	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00
BAS (Additional) ³	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Hostile Fire Pay ⁴	\$225.00	\$225.00	\$225.00	\$225.00	\$225.00	\$225.00	\$225.00
Family Separation Allowance ⁵	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00
Hardship Duty Pay - Location ⁶	Note 6	Note 6	Note 6	Note 6	Note 6	Note 6	Note 6
Total Per Month	\$688.12	\$734.20	\$757.33	\$802.42	\$897.55	\$1,001.32	\$1,139.20

1. Combat Zone Tax Exclusion (CZTE)- Areas designated as combat zones are exempt from paying Federal Income Tax. Officers are limited to \$5,957.70 (SMA's pay of \$5,732.70 + \$225 for HFP) for tax exclusion. These CZTE figures are estimates including only Base Pay and HFP.
2. Per Diem-\$3.50 per day. All per diem is paid upon travel settlement.
3. BAS-Married soldiers receive BAS automatically.
4. Hostile Fire Pay (HFP)- Areas designated as hostile fire pay areas are entitled to \$225/month in 2003.
5. Family Separation Allowance (FSA-II)- Payable to soldiers with dependents, starting after 30 days of separation. Rate is \$250/mth (\$8.33/day) in 2003.
6. Hardship Duty Pay (HDP)- Rates are based on location and the designation of that area. Rates vary based on location. Rate is currently \$100 for Iraq. May be different in Kuwait for the time that we are there.

Mail To Your Soldier



Complete addresses will not be released until we have arrived at our permanent location in Iraq.

This delay is intended to ensure that mail will reach us if we are diverted to a new location once we arrive in Iraq.

Rank, Last Name, First Name
B Company, 115th FSB, 1st CAV DIV
APO AE 093XX (The XX will be provided once we arrive.)

DO NOT add camp location, city or country to the address format-doing so could unintentionally reroute mail to the international mail bin in New York (vice the APO mail bin) and delay getting mail to the soldier in theater.

The following items may not be mailed to soldiers in Iraq: Alcohol, Pornography, Fireworks, Drugs, Weapons, and Aerosol Cans. When packaging mail, consider that it will be handled by a variety of people who may not care about the condition of your package. The spouses of 4th ID have recommended a "drop and kick" test. If the packaging survives you dropping it and then kicking it across the room, it should make it.

There are size limits for packages being sent to Iraq. The postal service recommends shoe box size packages as they are easier to handle and are

therefore more likely to arrive on time. The current transit time is 15-20 days.

Soldiers will be able to send free mail back from Iraq to include personal letters and sound recorded correspondence. Larger packages will require processing through a mail office, which will be limited.

"Any Service Member" mail is no longer authorized. If you would like to send a care package to the entire platoon or company, it may be addressed to "Commander" and it will be distributed to the desired unit.