

FORT CAVAZOS COMMUNITY SERVICES COUNCIL MEETING – AUGUST 23, 2023

10:30 am – 12:00 pm

Lone Star Conference Center

WiFi - Passcode: zse45^&UJM

Welcome

Dr. Peter Craig
Family and Morale, Welfare and Recreation
Director
peter.craig.naf@army.mil

1. Opening Remarks

Chad R. Foster
III Armored Corps and Fort Cavazos
Chief of Staff

COL Laticia Stokes
Fort Cavazos
Garrison Commander

2. Awards Presentation

- a. Volunteer
- b. Adopt-A-School

Mrs. Diane Williams
Employment and Volunteer Services Branch
ACS Specialist
(254) 287-2327
diane.williams50.civ@army.mil

Ms. Tina Smith
Child & Youth Services
School Liaison Officer
(254) 553-3341
tina.m.smith294.naf@army.mil

3. Administrative Remarks

Blue Card Updates

Dr. Peter Craig
Family and Morale, Welfare and Recreation
Director
peter.craig.naf@army.mil

4. Community Updates

a. Healthcare Update

COL Garrick L. Cramer
Carl R. Darnall Army Medical Center
Commander
(254) 288-8001
garrick.l.cramer.mil@health.mil

b. Be Your Own Boss Seminar
- Employment Initiatives

Ms. Marie DeCindio
ACS Employment and Volunteer Services
Branch Manager
(254) 287-6067
marie.e.decindio.civ@army.mil

c. Financial Services Spotlight

Ms. Sylvia Gavin
ACS Financial Readiness Branch
Personal Financial Readiness Specialist
(254) 288-6868
sylvia.r.gavin.civ@army.mil

Mr. Fernando Fernández
1st Heroes National Bank
Vice President
(254) 258-9059
fernando.fernandez@1stnb.com

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SGM(Ret) Gregory Ransaw
Pentagon Federal Credit Union
Financial Center Manager
(254) 285-3021
gregory.ransaw@penfed.org

Ms. Josefina Benavides
Pentagon Federal Credit Union
Business Service Representative
(254) 285-3021
Josefina.Benavides@PenFed.org

d. Federal Impact Aid

Ms. Megan Bradley
Killeen Independent School District
Deputy Superintendent for Operations
(254) 336-0029
Megan.Bradley@killeenisd.org

e. Back to School Tips and Enforcement Plan

Lt. Andrew Samarripa
Directorate of Emergency Services
School Resource Liaison Officer
andrew.samarripa.civ@army.mil

f. Off Post Upcoming Community Events

Mr. Thomas Rheinlander
Public Affairs
Director
(254) 287-8506
thomas.e.rheinlander.civ@army.mil

g. On Post Upcoming Community Events
- MWR Upcoming Events

Ms. Summer Inwood
Family and MWR
Sports Fitness Aquatics, Chief
(254) 553-2710
summer.j.inwood2.naf@army.mil

5. Open Discussion
- Audience Q&A

Dr. Peter Craig
Family and Morale, Welfare and Recreation
Director
peter.craig.naf@army.mil

6. Closing Remarks

The CSC Slides, Agenda and supporting documentation are available at
<https://cavazos.armymwr.com/programs/community-services-council-csc-meeting>

For additional information, contact Army Community Service: (254) 287-4471 or e-mail:
usarmy.cavzos.imcom-fmwrc.list.community-services-council@army.mil

Next CSC Meeting: 27 September 2023, at 10:30 a.m.



CSC Documents



<https://www.facebook.com/fortcavazosmwr>

Some presentations and materials distributed at Community Services Council do not represent the views of the Army or Fort Cavazos and do not constitute an endorsement, recommendation, or favoring by the Army or Fort Cavazos.



Community Services Council Meeting 23 August 2023

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U.S. ARMY Community Services Council Meeting 23 August 2023 SME Chart

1	BOSS – (FMWR) ADVISOR	Tenesa Davis	254-287-0270 tenesa.l.davis.naf@army.mil	18	GARRISON SAFETY	Douglas Huddleston	254-287-3323 douglas.r.huddleston.civ@army.mil
2	CARL R. DARNALL ARMY MEDICAL CENTER (CRDAMC)	CDR Garrick L. Cramer CSM Anthony Forker DCDR COL Heather Owens	254-288-8001 garrick.l.cramer.mil@health.mil 254-288-8900 anthony.k.forker.mil@health.mil 254-288-8004 heather.m.owens23.mil@health.mil	19	FMWR - CHILD & YOUTH SERVICES (CYS)	Sheila Curtis	254-288-3039 sheila.r.curtis.naf@army.mil
				20	FMWR – BUSINESS & COMMUNITY RECREATION DIVISION (BCRD)	Lance Pooler	254-287-7406 lance.e.pooler.naf@army.mil
				21	FMWR - NON-APPROPRIATED FUNDS SUPPORT SERVICES (NAFSS)	Kathleen Ward	254-287-8106 kathleen.e.ward13.naf@army.mil
3	DEFENSE COMMISSARY AGENCY (DECA) - CLEAR CREEK	Vicki Walker	254-287-9055 vicki.walker@deca.mil	22	NETWORK ENTERPRISE CENTER (NEC)	Ronnie Gill	254-287-5775 ronnie.e.gill.civ@army.mil
4	DECA - WARRIOR WAY	Rachel Harty- Perez	254-287-8025 X 3001 rachel.hartyperez@deca.mil	23	PUBLIC AFFAIRS OFFICE (PAO)	Thomas Rheinlander	254-287-8506 thomas.e.rheinlander.civ@army.mil
5	DENTAL ACTIVITY (DENTAC) CDR 1SG Alma Selvera	COL Paul Colthirst 1SG Alma Selvera	254-287-3105 paul.colthirst2.mil@health.mil 254-287-7943 alma.e.selvera2.mil@health.mil	24	PEOPLE FIRST CENTER	CPT Rosa Meeks	254-285-5417 rosa.j.meeks.mil@army.mil
				25	USAG CHAPLAIN	CH (COL) Luis V. Kruger	254-288-6545 luis.v.kruger.mil@army.mil
6	DIRECTORATE OF EMERGENCY SERVICES (DES)	Robert Adams	254-287-2511 robert.d.adams1.civ@army.mil	26	AMERICAN RED CROSS	Matthew Dang	254-287-0405 matthew.dang@redcross.org
7	DIRECTORATE OF HUMAN RESOURCES (DHR)	Lorri Golya	254-287-5103 lorri.a.golya.civ@army.mil	27	DHR EDUCATION SERVICES	Sheri' Buono	254-287-7353 sheri.l.buono.civ@army.mil
8	DIRECTORATE OF PLANS, TRAINING, MOBILIZATION, AND SECURITY (DPTMS)	Leroy Stockland	254-288-3067 leroy.l.stockland.civ@army.mil	28	MILITARY FAMILY LIFE COUNSELORS (MFLC)	David Gretsich	254-287-0348 david.l.gretsich.civ@army.mil
9	DIRECTORATE OF PUBLIC WORKS (DPW)	Brian Dosa	254-287-5500 brian.l.dosa.civ@army.mil	29	FISHER HOUSE	Candice Ualesi	254-286-7927 candice.t.ualesi.naf@health.mil
10	EQUAL EMPLOYMENT OPPORTUNITY (EEO)	Wattanaporn Videtto	254-287-0245 wattanaporn.videtto.civ@army.mil	30	FORT CAVAZOS FAMILY SCHOLARSHIP FUND (FCFSF)	Angel Eagan	president@fortcavazoscholarship.org
11	ARMY & AIR FORCE EXCHANGE SERVICE (AAFES)	Charlyne Morganfield	254-532-6537 x 200 morganfieldc@aafes.com	31	THE POST THRIFT STORE	Heather Munday	254-532-2948 fhatspresident@gmail.com
12	INSPECTOR GENERAL (IG)	Danelle Greene	254-287-7209 danelle.r.greene.civ@army.mil	32	FORT CAVAZOS VOLUNTEER CHILD CARE FUND (FCVCCF)	Jennifer Cegledi	FHVCCF@gmail.com
13	III ARMORED CORPS READY & RESILIENT (HEALTH PROMOTIONS)	LTC Burton Eissler	254-286-6833 burton.d.eissler.mil@army.mil	33	FMWR - ACS FAMILY ADVOCACY PROGRAM MANAGER	Monique Russell	254-287-2031 monique.c.russell.civ@army.mil
14	III ARMORED CORPS CHAPLAIN	CH (COL) Douglas Ball	254-287-3411 douglas.h.ball.mil@army.mil	34	CAVALRY FAMILY HOUSING	Joe Byrd	254-285-2345 joe.byrd@forthoodfh.com
15	LOGISTICS AND READINESS CENTER (LRC)	COL Jennifer Karim	254-287-1584 jennifer.s.karim.mil@army.mil	35	SANTA'S WORKSHOP AT THE GREAT PLACE	Marizza Stokes	president@forthoodsantasworkshop.com
16	DHR RISK REDUCTION	Paula Blackwell	254-287-3378 paula.e.blackwell.civ@army.mil	36	FORT CAVAZOS SPOUSES CLUB (FCSC)	Melissa Sims	president@forthoods spousesclub.org
17	FMWR - ARMY COMMUNITY SERVICE (ACS)	Donna Morrissey	254-287-0346 donna.m.morrissey.civ@army.mil	37	UNITED SERVICE ORGANIZATIONS (USO)	Heather Krauss	254-768-2770 hkrauss@uso.org



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Dr. Peter Craig

**Family and Morale, Welfare and Recreation
(Family and MWR)
Director**

(254) 287-4339

peter.craig.naf@army.mil



COL Chad R. Foster
III Armored Corps and Fort Cavazos
Chief of Staff

COL Lakicia Stokes
USAG Fort Cavazos
Garrison Commander



Awards Presentation



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Dr. Peter Craig

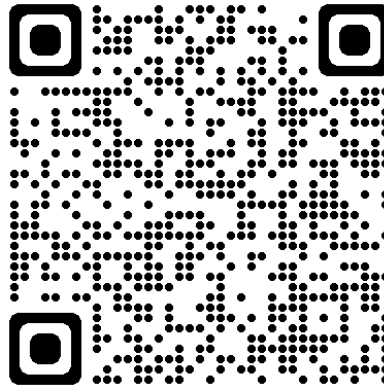
**Family and Morale, Welfare and Recreation
(Family and MWR)
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CSC DOCUMENTS



QR CODE
See back of the agenda
or
go online to

<https://cavazos.armymwr.com/programs/fort-cavazos-community-services-council-csc-meeting>



Blue Card Updates



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TOPIC 1: Please invite BN/SQDN Command Team Spouses to CSC

EXPLANATION/DISCUSSION: If we want to get info out to the lowest level. I believe it's important to extend an invitation to the BN Command team level, at least for spouses. As we oversee (typically) the SFRG program & disseminate the info.

PROPOSED RECOMMENDATION: Email invitation to BN level command team spouses.

RESPONSE: Due to inadequate facility space.....Encourage use of FaceBook Live. Accommodate Q&A virtually at the CSC and download Blue Card QR Code for individuals



TOPIC 2: Trauma Response for Spouse in Emergency cases **(USAG Chaplain)**

EXPLANATION/DISCUSSION: Not all Chaplains or MFLC are trained in initial Trauma response. MFLC needs to be contacted by person needing service.

PROPOSED RECOMMENDATION: A counselor that can show up on the scene of a trauma emergency.

RESPONSE: All Chaplains are trained in crisis counseling, but not all are trained in trauma related counseling. All chaplains provide 100% confidential counseling.

2 resources are available from the Chaplain community:

- **The Family Life Chaplain, Chaplain Dan Moen is a trained counselor in trauma-focused counseling. Chaplain(MAJ) Dan Moen: Office: 254-287-1541, Duty Cell: 430-257-8088; Main Post Chapel Annex, Room B120**
- **The Chaplain Family Life Training Center also provides trauma-focused counseling. They have a team of Chaplain counselors. Chaplain Family Life Training Center – 245-288-1913 (leave a message for an appointment)**



TOPIC 2: Trauma Response for Spouse in Emergency cases (MFLC)

EXPLANATION/DISCUSSION: Not all Chaplains or MFLC are trained in initial Trauma response. MFLC needs to be contacted by person needing service.

PROPOSED RECOMMENDATION: A counselor that can show up on the scene of a trauma emergency.

RESPONSE: MFLC services must be requested by the individual in need. Services cannot provide at in homes / residences, Hospitals or Treatment Facilities. Service members and their families can request counseling services at any time of the day or night, any day of the year, from anywhere in the world by calling Military OneSource at 800-342-9647



COL Garrick L. Cramer

**Carl R. Darnall Army Medical Center (CRDAMC)
Commander**

(254) 288-8001

garrick.l.cramer.mil@health.mil



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SPEAK UP!

YOUR VOICE MATTERS

VOLUNTEER TO BECOME A
PATIENT AND FAMILY ADVISOR
ON OUR PATIENT AND FAMILY PARTNERSHIP COUNCIL

The Patient and Family Partnership Council captures the voices and insights of patients and families to improve the care experience.

**THE NEXT PARTNERSHIP COUNCIL
WILL BE HELD ON OCTOBER 12, 2023**



DARNALL
ARMY MEDICAL CENTER



*Patient and Family Advisors
@Darnall Army Medical Center*



Take an Active Role



*Improve Provider-Patient
Communication*



*Make a Difference in the Care of
fellow Soldiers and Their Families*

IS BEING A PATIENT AND FAMILY ADVISOR RIGHT FOR YOU?

We are looking for volunteers who can:

- Partner with other patients and staff to improve care
- Represent the interests of all patients cared for by the military treatment facility
- Work well in teams.

HOW CAN I GET INVOLVED?

Please consider applying join our Patient and Family Partnership Council as a Patient and Family Advisor!

**FOR MORE
INFORMATION CALL:
(254) 288-8156**



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AAFES 24/7 Micro Market available
Starbucks Open
8:00 a.m. - 3 p.m.

RETIREE HEALTH FAIR

SATURDAY, OCTOBER 28
10 a.m. - 1 p.m.

Carl R. Darnall Army Medical Center
590 Medical Center Rd

- Shingles, TDaP, Pneumococcal, and Flu Vaccines
- Hospital Department representatives
- Free preventative health screenings and education
- Advance Care Planning Sessions sign-up
- Humana/Tricare Information and More!

Special Events

9:00 a.m.:
Retiree Appreciation Day
Opening Ceremony
1CD Band

"The information and views expressed by participating organizations are those of the organization, and do not reflect the official policy or position of the Department of the Army, DOD, or the US Government."



*Flu Vaccine not available for pediatric family members at this event

“ Honoring your service, supporting your wellness ”



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Extreme Heat Safety Tips

FOLLOW THESE TIPS:

- 1. Wear weather-appropriate clothing.** Choose lightweight, light-colored, and loose-fitting clothes.
- 2. Stay cool indoors.** Head to a place with air conditioning to cool off for a few hours. Call your health department to find heat-relief shelters.
- 3. Don't leave children or pets in cars.** Cars can heat up to dangerous temperatures. When leaving, check that everyone is out of the car.
- 4. Schedule outdoor activities safely.** Pick the coolest times like evenings or early mornings. Be safe!
- 5. Pace yourself.** If exercising or gardening, go at a slower speed.
- 6. Take a shower.** Cold water can help lower your body temperature.
- 7. Wear SPF 15 or higher sunscreen.** Sunscreen helps protect your skin and may cool you down.
- 8. Drink water and eat lower-temperature meals.** Hot meals can raise body temperatures. Water prevents dehydration.

HEAT-RELATED ILLNESSES How Hot Is Too Hot?

Everyone experiences extreme heat differently. No matter the number on the thermometer, here's how to know when it's time to get out of the heat.

What to look for

- High body temperature (103° or higher)
- Hot, red, dry, or damp skin
- Fast, strong pulse
- Headache
- Dizziness
- Nausea
- Confusion
- Losing consciousness (passing out)

What to do

- **Call 911 right away** – heat stroke is a medical emergency
- Move the person to a cooler place
- Help lower the person's temperature with cool cloths or a cool bath
- Don't give the person anything to drink



Ms. Marie DeCindio

**Army Community Service
Employment & Volunteer Services
Branch Manager**

(254) 287-6067

Marie.e.decindio.civ@army.mil



**Army Community Service(ACS)
Central Texas College(CTC)
“BE YOUR OWN BOSS” (BYOB)**

- September 25 -28, 2023 8:30 a.m.-1:30 p.m.
- Before you start your business, come learn the basics!
- 1 day Shark Tank
- Must be a DoD card holder to register
- For more information and to register, call (254) 288-2089, (254) 287-1127 or email: usarmy.cavazos.imcom-fmwrc.list.ACS-ERB@army.mil



Open to Active Duty Service Members, Retirees, and Military Spouses

2023

Be Your Own

BOSS



Central Texas College
Fort Cavazos Campus
Building 3200, Room 218, 72nd Street



▶▶▶ **SEPT 25-28** ◀◀◀
8:30 a.m. - 1:30 p.m.

Space is limited!

Registration deadline September 22, 2023

To register (254) 288-2089 or 254-287-1127 or email usarmy.cavazos.imcom-fmwrc.list.ACS-ERB@army.mil

- ▶▶▶ **Before** you start your own business, take the first step & attend this 4-day beginner business start-up workshop!
- ▶▶▶▶ There will be three scholarships awarded to receive business coaching, which will be awarded at **Shark Tank!**



Individuals who require assistance or accommodations due to a disability, contact the ACS Employment Readiness Program at 254-287-6067.



Ms. Sylvia Gavin

**ACS Financial Readiness Branch
Personal Financial Readiness Specialist**

(254) 288-6868

sylvia.r.gavin.civ@army.mil



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Ongoing Monthly Community Classes:

- Budget & Debt Management (1st & 3rd Wed @ 0930)
- Credit Booster (1st and 3rd Wed @ 1330)
- Savings and Investing (2nd Tue @ 1330)

Other Classes Offered:

- 1st Line Leader Training
- Budgets for New Baby
- TSP/BRS
- Milestone Training

One on One Appointments:

- Spending Plans
- Credit Review
- Security Clearance Review
- Home/Car Buying
- TSP/BRS
- Retirement Planning



Credit Report/Credit Score Review:

- Provides free credit score and guidance for improving score.

Pre-purchase Information and Advice:

- Provides Soldiers with information regarding publications, websites and applications that can assist with researching purchases. Tips for comparison shopping.


Complaint Resolution:

- Provides information on resolving consumer complaints, consumer rights, and protection laws; mediation with vendors and merchants. This pertains to **ALL** businesses, **ON** and **OFF** the installation.

Please contact us, even if a Soldier is unsure if it is a valid consumer complaint. We can help mediate the dispute, if warranted.



Milestones

 PRE-DEPLOYMENT	 POST-DEPLOYMENT
 PCS	 MARRIAGE
 DIVORCE	 VESTING IN THE TSP
 PROMOTION	 FIRST CHILD
 CONTINUATION PAY	 DISABLING SICKNESS OR CONDITION



U.S. ARMY Community Services Council Meeting 23 August 2023

- **Housing** - Rent/Temp Housing/Mortgage/Initial Rent & Deposit
- **Essential POV:** Payment, Repairs, Repo, Insurance
- **Travel Expenses:** Emergency/ PCS / Welcome Home/ Safety/ Soldier VI or VSI, Non-Medical Attendance
- **Funeral Expenses**
- **Basic Furniture**
- **Utilities**
- **Clothing**
- **Natural Disaster**
- **Appliance repair/replacement**
- **Food**
- **POV Fuel**
- **Child Car Seats**
- **Cranial Helmets**
- **Rental Vehicles**
- **Replacement Vehicles**
- **Dental Care for Dependents**
- **Minor Home Repair**



<https://www.armyemergencyrelief.org>

The American Red Cross (ARC) is available to assist after duty hours, weekends and holidays: **877-272-7337**



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C&UI



Financial Counseling Workshops & Appointments

Phone: (254) 553-4698/288-6868
287-6831/287-2489

Army Emergency Relief (AER)

Phone: (254) 288-7292
287-6483/8982

Shoemaker Center
Building 36000, 2nd Floor
Shoemaker Lane
Hours: Mon- Fri 0730-1630

<https://cavazos.armymwr.com/programs/financial-readiness>



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Mr. Fernando Fernández

**1st Heroes National Bank
Vice President**

(254) 258-9059

fernando.fernandez@1stnb.com



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DoD 7000.14-R Financial Management Regulation

VOLUME 12, CHAPTER 33: “FINANCIAL INSTITUTIONS ON DOD INSTALLATIONS”

330309. Financial Education

G. On-base financial institutions shall make basic financial education and counseling services available without charge to individuals seeking these services. Financial education and counseling services refer to basic personal and family finances such as budgeting, checkbook balancing and account reconciliation, benefits of savings, prudent use of credit, how to start a savings program, how to shop and apply for credit, and the consequences of excessive credit. DoD personnel in junior enlisted or civilian grades, or newly married couples who apply for loans, shall be given special attention and counseling.

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Financial Awareness Classes

- **Establishing and Implementing a Spending Plan**
 - **Understanding Credit Score**
 - **Avoiding Money Drains**
- (Subscription Management, Payday Lenders, Title Loans etc..)**
- **Managing Credit Card Debt**
 - **Car Buying Tips**
- **Blended Retirement System**
 - **Retirement Planning**
 - **VA Home Buying**
- **Small Business Financing**

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Certified Financial Counselors

Our counselors are certified and trained in consumer credit, money/debt management, and budgeting

Internet Cafe

TJ Mills / Clear Creek / Warrior Way

Deployment and Re-Deployment Briefings

For more information

Email: info@FHNB.com

Phone: 254.532-1026

Website: FHNB.com



A division of First National Bank Texas



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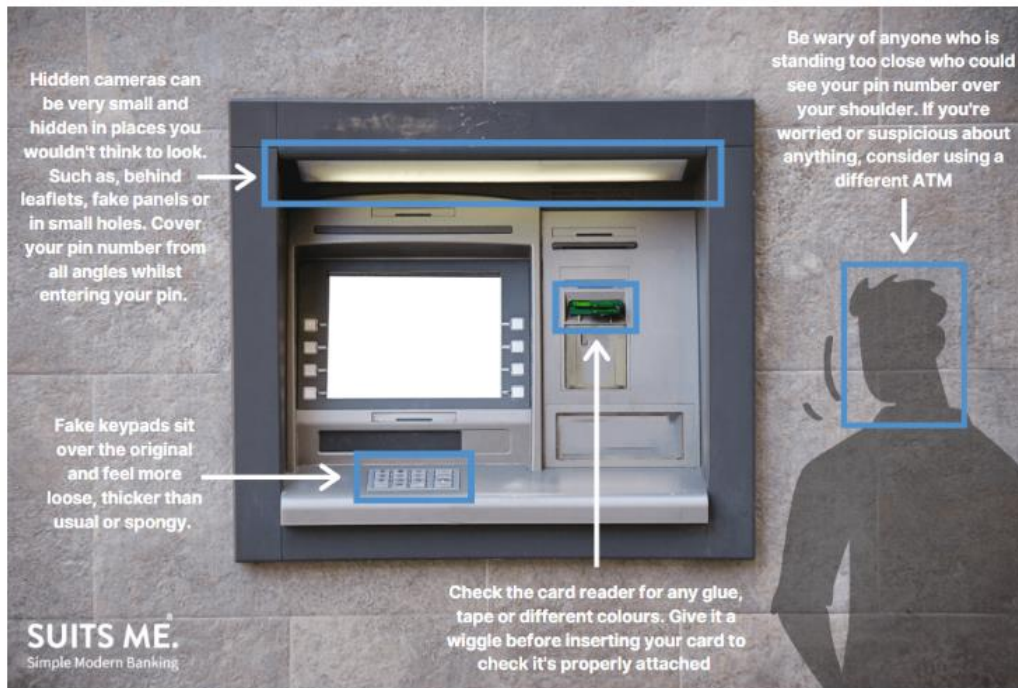


CUI

Card Skimming

This particular fraud scam has been around for some time and while a lot of ATM and POS machine owners are working to prevent this by detecting tampering of the card reader, it's still a form of fraud seen from time to time. What occurs during skimming is:

- **The placement of tampered card readers over the slot where the card is inserted or swiped**
- **Use of hidden cameras to capture the PIN**
- **Fake keypads to read the PIN**



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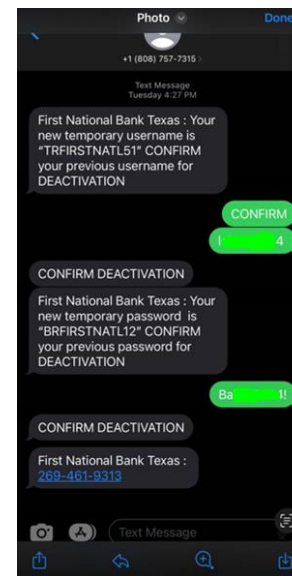
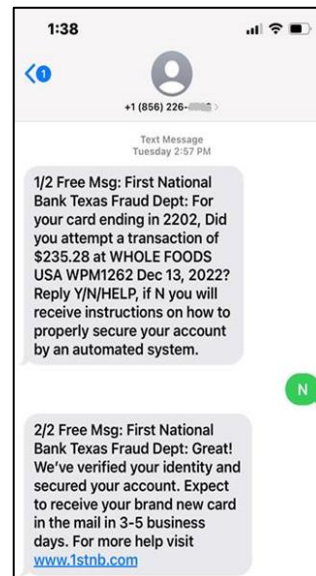
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SMS Fraud

This scam is where a fraudster will contact the customer, such as via text, trying to impersonate the banks SMS service to validate a transaction. Once the customer responds NO, the fraudster calls the customer and baits him/her to divulge card and/or account details. To avoid falling victim, never text back account information and be aware of SMS short codes used by the bank and the phone numbers in which the bank might contact you. WHEN IN DOUBT, cease communication with the suspected fraudster. Contact the bank directly through an official channel to ensure you are speaking to an official representative.

Things to look for on a fraudulent text:

- Text comes from a phone number and not a published bank short code
- The text message uses improper punctuation, spelling, and/or grammar
- The message requests personal information via text or phone call



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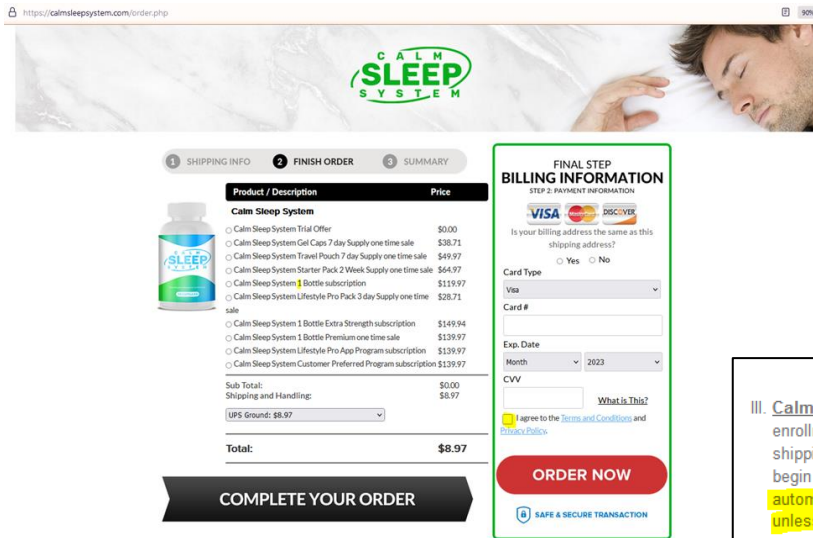
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Trial Memberships-READ THE FINE PRINT!

Wow! That's cheap.....no it isn't! The merchant protects itself by making you click the agreement box for T&C's and their privacy policy. They clearly spell out what will occur if the trial membership is not cancelled but since so many people fail to read the full terms, they easily fall into the next charge and are subscribed to reoccurring charges.



Product / Description	Price
<input type="radio"/> Calm Sleep System Trial Offer	\$0.00
<input type="radio"/> Calm Sleep System Gel Caps 7 day Supply one time sale	\$38.71
<input type="radio"/> Calm Sleep System Travel Pouch 7 day Supply one time sale	\$49.97
<input type="radio"/> Calm Sleep System Starter Pack 2 Week Supply one time sale	\$64.97
<input type="radio"/> Calm Sleep System 8 Bottle subscription	\$119.97
<input type="radio"/> Calm Sleep System Lifestyle Pro Pack 3 day Supply one time sale	\$28.71
<input type="radio"/> Calm Sleep System 1 Bottle Extra Strength subscription	\$149.94
<input type="radio"/> Calm Sleep System 1 Bottle Premium one time sale	\$139.97
<input type="radio"/> Calm Sleep System Lifestyle Pro App Program subscription	\$139.97
<input type="radio"/> Calm Sleep System Customer Preferred Program subscription	\$139.97
Sub Total:	\$0.00
Shipping and Handling:	\$8.97
UPS ground: \$8.97	
Total:	\$8.97

FINAL STEP BILLING INFORMATION
STEP 2: PAYMENT INFORMATION

Is your billing address the same as this shipping address?
 Yes No

Card Type:
Card #:
Exp. Date: Month:
CVV:

I agree to the [Terms and Conditions](#) and [Privacy Policy](#)

ORDER NOW

SAFE & SECURE TRANSACTION

iii. **Calm Sleep System Trial Offer Terms.** By placing an order, you agree to the full terms and conditions and privacy policy as well as enrollment into our monthly auto-ship program where **you will immediately be billed the shipping and handling amount of \$8.97** (or alternate shipping method price) and we will immediately ship you a bottle of Calm Sleep System. **You have a 10 day trial period.** Your trial will begin upon receipt of Calm Sleep System. **After your Calm Sleep System trial (10 days) has ended, your credit card will then be automatically charged the full retail price of \$119.97 and you will be shipped a recurring supply of Calm Sleep System every 30 days unless you take action to cancel your trial.** For all MasterCard transactions ONLY, within 7 DAYS, you will receive an email requiring your response to activate the monthly auto-ship program. If you are happy with Calm Sleep System, you are required to consent to the monthly auto-ship program in order to receive additional Calm Sleep System. You will be charged \$119.97 plus \$8.97 (or alternate shipping method price) for each recurring product that has shipped to you until you cancel. If our product is not right for you, simply call 8553252022, contact us via email at support@calmsleepsystem.com, or click on the **Cancellation** to cancel your auto-ship membership. Shipment via USPS Retail Ground typically takes 4 DAYS, via USPS Priority Mail typically takes 3 to 4 DAYS, via UPS Ground typically takes 2 to 3 DAYS, via UPS Expedited typically takes 2 DAYS, via USPS Expedited typically takes 2 DAYS. All charges will appear as "calmsleepsystem.com" on my credit card billing statement.

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Online Lenders...

- Customer applies for a loan with an online lender.
- Customer receives a phone call from “lender” to provide digital banking logon information so they can deposit their loan proceeds.
- The check is deposited and funds moved out by scammers to their bank.

Note: The accountholder is responsible for the fraud check negotiated on the account.

Tips: Use reputable lenders that you are familiar with and don't give out your digital banking sign on.

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Zelle scammers on Facebook Marketplace

- In this scam, the alleged buyer responds to a listing on Facebook Marketplace, asking if the item is still available. This usually happens within a couple of hours after the listing goes up. The scammer often pretends to be a senior citizen who isn't very tech-savvy.
- They ask for your phone number or email address to send you the money on Zelle.
- You may then receive a phishing email from a Zelle lookalike domain. "ZelleSupport@gmail.com" is an example.
- These emails typically prompt you to pay to upgrade to a Zelle business account. You may even be asked to pay via a link in the phishing email.

Here's what to do:

- Ask for the recipient's Zelle email address — *not* a phone number. Spotting typos in email addresses is easier (and more obvious) than identifying incorrect digits in a phone number.
- Remember that you don't need a Zelle business account to make and accept payments on Zelle.
- Don't use Zelle for commercial transactions.

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Money mule scams

[Work-from-home job scams](#) — that turn distressed job seekers into unsuspecting money mules — are nothing new.

The candidate applies for a “lucrative work-from-home job” online.

- A “hiring manager” reaches out, usually via Messenger, Telegram, Skype, or text message.
- All subsequent communications tend to be exclusively through text messages.
- The “hiring manager” extends an offer to the candidate, but there’s a catch. The candidate is asked to front money or deposit a check, usually in the guise of purchasing work equipment.

Here’s what to do:

- Be wary of any job for which the entire interview process takes place through text messages. Legitimate jobs usually require at least one phone call or in-person interview.
- Legitimate jobs don’t require you to pay for your own equipment.
- Never give your Zelle account information — including your phone number or email — to unknown individuals.

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A division of First National Bank Texas

For more information

Email: info@FHNB.com
Phone: 254.532-1026
Website: FHNB.com



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**SGM(Ret) Gregory Ransaw
Ms. Josefina Benavides**

**PenFed Credit Union
Financial Center Manager & Business Service Representative**

(254)285-3021

Josefina.Benavides@PenFed.org



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- **Reduce Debt**
 - Debt Consolidation Loans
 - Refinance your Auto Loan
 - Balance Transfers 0% for 15 months w/ 3% Fee
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 - Secured Loans starting with \$250.00 at 2.05%
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 - Pay on time with at least minimum payment
- **Savings & Investing**
 - Premium Online Savings
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Mrs. Megan Bradley

**Killeen Independent School District
Deputy Superintendent for Operations**

(254) 336-0029

Megan.Bradley@killeenisd.org



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U.S. ARMY Community Services Council Meeting 23 August 2023 Federal Impact Aid Funding

- U.S. Department of Education provides Impact Aid funding due to a federal presence
- Funding is determined by the number of eligible survey forms received that are accurately completed by parents
- Encourage all soldiers and civilian employees to complete the form and return to campus

For more information, call (254) 336-0029.



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Lt. Andrew Samarripa

**Directorate of Emergency Services
School Resource Liaison Officer**

andrew.samarripa.civ@army.mil



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Fort Cavazos Military Police – Back to School Tips and Enforcement Plan

For Drivers

- Watch for children crossing in school zones AND loading buses in housing areas
- *SLOW DOWN* when approaching school zones and do not use your cell phone

Texas Traffic Codes & FHTX Fines

- Use of Wireless Device on School Property or Active School Zone - **\$200**
- Speeding in Active School Zone – Up to **\$310 and Suspension Memo**
- Passing a School Bus – Up to **\$2000 and Suspension Memo**

School Zone times vary but generally 0645 - 0845

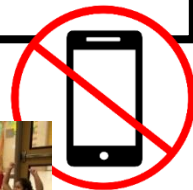


For Parents

- Advise children to arrive early for buses, stay out of the street, and to wait for the bus to come to a complete stop before approaching the street.
- Never cross the street against a red light, even if you don't see any traffic coming. Wear reflective clothing and bright colors so drivers can see you easier.
- Deliver and pick your children up as close to the school as possible. Don't leave until they are safely on school grounds.

MP Presence

- Significant MP presence in school zones -7 additional patrols for enforcement
- Focused effort on Bus Pick Up/Drop-off stops
- School Resource Officer presence in Elementary Schools



Mr. Thomas Rheinlander

**Public Affairs
Director**

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thomas.e.rheinlander.civ@army.mil



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 **U.S. ARMY Community Services Council Meeting 23 August 2023**
Off Post Upcoming Community Events

Central Texas State Fair & PBR Rodeo Military Appreciation Night – BELTON

- 2 Sep; 1900
- Bell County Expo Center
- Discount tickets for Soldiers, Family members
- For more information call (254) 933-5353 or <https://www.bellcountyexpo.com>

15th Annual Food, Wine, Brew Fest – HARKER HEIGHTS

- 9 Sep; 1300
- Community Park
- For more information, call (254) 699-4999 or gina@harkerheightschamber.com

17th Annual Freedom Walk Event - KILLEEN

- 11 Sep; 0930
- Killeen High School Auditorium
- For more information, call (254) 424-7902 or www.killeenisd.org

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 **U.S. ARMY Community Services Council Meeting 23 August 2023**
Off Post Upcoming Community Events

AUSA Car Show - KILLEEN

- 30 Sep; 0900
- Special Event Center
- Military static display's, music, food
- For more information, call (254) 258-9059 or Fernando.fernandez@fnhb.com

Annual Belton Bacon, Blues & Brews Festival - BELTON

- 30 Sep; 1000
- Bell County Court House Square
- For more information, call (254) 933-5849 or <https://www.beltontexas.gov>

Ogletree Gap City Heritage Festival – COPPERAS COVE

- 14 Oct; 1000
- Ogletree Gap Park
- For more information, call (254) 630-5416 or esimmons001@hot.rr.com

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 **U.S. ARMY Community Services Council Meeting 23 August 2023**
Off Post Upcoming Community Events

17th Annual Field of Honor Event - GEORGETOWN

- 5 Nov; 1330
- GISD Field, 507 E. University Ave.
- Military Static display's, music, food, live demonstrations
- For more information, call (951) 834-5465 or <https://www.georgetownfieldofhonor.org>

Annual Veteran Day Parade – COPPERAS COVE

- 11 Nov; 1000
- Downtown
- For more information, call (254) 547-1516 or <https://www.vfw8577.com>

Killeen Veterans Day Parade - KILLEEN

- 11 Nov; 1100
- Downtown
- For more information, call (254) 702-0465 or glopez2jr@twc.com

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Ms. Summer Inwood

**Family and Morale, Welfare and Recreation (Family and MWR)
Sports Fitness Aquatics, Chief**

(254) 553-2710

summer.j.inwood2.naf@army.mil



 **U.S. ARMY Community Services Council Meeting 23 August 2023**
On Post Upcoming Community Events

Concerts • Fairgrounds • Professional Bull Riders

Central Texas State Fair
FREE Tickets

Bell County Expo Center • 2&3 Sep 2023

24 Aug at 12 p.m.
Phantom Warrior Center
Bldg. 194, 37th Street

Free parking and tickets include access to the concert, carnival (rides are for purchase) and the PBR rodeo.

No Federal Endorsement Implied



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★ U.S. ARMY Community Services Council Meeting 23 August 2023

On Post Upcoming Community Events

STARTING IN **SEPTEMBER**

FITNESS OPPORTUNITIES



LED BY
CERTIFIED,
PROFESSIONAL
COACHES.
Any instructor or
trainer can be reserved
for a private PT fitness class
or educational workshop.

Kickstart Boot Camp

Spin \$3 per person
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CERTIFIED
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for individuals, couples or
small groups available.



Cavazos.ArmyMWR.com/Fitness

FREE / OPEN
TO THE PUBLIC

September 15
10 AM - 1:30 PM

Tons of
Fun
Giveaways



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Lone Star Conference Center



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U.S. ARMY Community Services Council Meeting 23 August 2023 **On Post Upcoming Community Events**



Free Ticket Giveaway • 30 Aug 2023 at Phantom Warrior Center, While Supplies Last



MILITARY MEMBERS
SAVE 15% ON TICKETS!

PLAYOFFS

SCAN QR CODE FOR TICKETS:



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SEPTEMBER 24



CALLING ALL SINGLE SOLDIERS
SINGLE SOLDIER PARENTS
UNACCOMPANIED SOLDIERS



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FREE
SEP 29th
12-5PM
PHANTOM WARRIOR STADIUM



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The **Digital Garrison App**
Free download on iPhone and Android devices.



Dr. Peter Craig

**Family and Morale, Welfare and Recreation
(Family and MWR)
Director**

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Suggested Topics For Discussion



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COL Chad R. Foster
III Armored Corps and Fort Cavazos
Chief of Staff

COL Lakicia Stokes
USAG Fort Cavazos
Garrison Commander



**Wednesday, September 27, 2023, 10:30 am
Lone Star Conference Center**

www.Cavazos.ArmyMWR.com



U.S. ARMY Community Services Council Meeting 23 August 2023 SME Chart

1	BOSS – (FMWR) ADVISOR	Tenesa Davis	254-287-0270 tenesa.l.davis.naf@army.mil	18	GARRISON SAFETY	Douglas Huddleston	254-287-3323 douglas.r.huddleston.civ@army.mil
2	CARL R. DARNALL ARMY MEDICAL CENTER (CRDAMC)	CDR Garrick L. Cramer CSM Anthony Forker DCDR COL Heather Owens	254-288-8001 garrick.l.cramer.mil@health.mil 254-288-8900 anthony.k.forker.mil@health.mil 254-288-8004 heather.m.owens23.mil@health.mil	19	FMWR - CHILD & YOUTH SERVICES (CYS)	Sheila Curtis	254-288-3039 sheila.r.curtis.naf@army.mil
				20	FMWR – BUSINESS & COMMUNITY RECREATION DIVISION (BCRD)	Lance Pooler	254-287-7406 lance.e.pooler.naf@army.mil
				21	FMWR - NON-APPROPRIATED FUNDS SUPPORT SERVICES (NAFSS)	Kathleen Ward	254-287-8106 kathleen.e.ward13.naf@army.mil
3	DEFENSE COMMISSARY AGENCY (DECA) - CLEAR CREEK	Vicki Walker	254-287-9055 vicki.walker@deca.mil	22	NETWORK ENTERPRISE CENTER (NEC)	Ronnie Gill	254-287-5775 ronnie.e.gill.civ@army.mil
4	DECA - WARRIOR WAY	Rachel Harty- Perez	254-287-8025 X 3001 rachel.hartyperez@deca.mil	23	PUBLIC AFFAIRS OFFICE (PAO)	Thomas Rheinlander	254-287-8506 thomas.e.rheinlander.civ@army.mil
5	DENTAL ACTIVITY (DENTAC) CDR 1SG Alma Selvera	COL Paul Colthirst 1SG Alma Selvera	254-287-3105 paul.colthirst2.mil@health.mil 254-287-7943 alma.e.selvera2.mil@health.mil	24	PEOPLE FIRST CENTER	CPT Rosa Meeks	254-285-5417 rosa.j.meeks.mil@army.mil
				25	USAG CHAPLAIN	CH (COL) Luis V. Kruger	254-288-6545 luis.v.kruger.mil@army.mil
6	DIRECTORATE OF EMERGENCY SERVICES (DES)	Robert Adams	254-287-2511 robert.d.adams1.civ@army.mil	26	AMERICAN RED CROSS	Matthew Dang	254-287-0405 matthew.dang@redcross.org
7	DIRECTORATE OF HUMAN RESOURCES (DHR)	Lorri Golya	254-287-5103 lorri.a.golya.civ@army.mil	27	DHR EDUCATION SERVICES	Sheri' Buono	254-287-7353 sheri.l.buono.civ@army.mil
8	DIRECTORATE OF PLANS, TRAINING, MOBILIZATION, AND SECURITY (DPTMS)	Leroy Stockland	254-288-3067 leroy.l.stockland.civ@army.mil	28	MILITARY FAMILY LIFE COUNSELORS (MFLC)	David Gretsich	254-287-0348 david.l.gretsich.civ@army.mil
9	DIRECTORATE OF PUBLIC WORKS (DPW)	Brian Dosa	254-287-5500 brian.l.dosa.civ@army.mil	29	FISHER HOUSE	Candice Ualesi	254-286-7927 candice.t.ualesi.naf@health.mil
10	EQUAL EMPLOYMENT OPPORTUNITY (EEO)	Wattanaporn Videtto	254-287-0245 wattanaporn.videtto.civ@army.mil	30	FORT CAVAZOS FAMILY SCHOLARSHIP FUND (FCFSF)	Angel Eagan	president@fortcavazoscholarship.org
11	ARMY & AIR FORCE EXCHANGE SERVICE (AAFES)	Charlyne Morganfield	254-532-6537 x 200 morganfieldc@aafes.com	31	THE POST THRIFT STORE	Heather Munday	254-532-2948 fhatspresident@gmail.com
12	INSPECTOR GENERAL (IG)	Danelle Greene	254-287-7209 danelle.r.greene.civ@army.mil	32	FORT CAVAZOS VOLUNTEER CHILD CARE FUND (FCVCCF)	Jennifer Cegledi	FHVCCF@gmail.com
13	III ARMORED CORPS READY & RESILIENT (HEALTH PROMOTIONS)	LTC Burton Eissler	254-286-6833 burton.d.eissler.mil@army.mil	33	FMWR - ACS FAMILY ADVOCACY PROGRAM MANAGER	Monique Russell	254-287-2031 monique.c.russell.civ@army.mil
14	III ARMORED CORPS CHAPLAIN	CH (COL) Douglas Ball	254-287-3411 douglas.h.ball.mil@army.mil	34	CAVALRY FAMILY HOUSING	Joe Byrd	254-285-2345 joe.byrd@forthoodfh.com
15	LOGISTICS AND READINESS CENTER (LRC)	COL Jennifer Karim	254-287-1584 jennifer.s.karim.mil@army.mil	35	SANTA'S WORKSHOP AT THE GREAT PLACE	Marizza Stokes	president@forthoodsantasworkshop.com
16	DHR RISK REDUCTION	Paula Blackwell	254-287-3378 paula.e.blackwell.civ@army.mil	36	FORT CAVAZOS SPOUSES CLUB (FCSC)	Melissa Sims	president@forthoodsouplesclub.org
17	FMWR - ARMY COMMUNITY SERVICE (ACS)	Donna Morrissey	254-287-0346 donna.m.morrissey.civ@army.mil	37	UNITED SERVICE ORGANIZATIONS (USO)	Heather Krauss	254-768-2770 hkrauss@uso.org



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