UNITED STATES ENVIRONMENTAL PROTECTION AGENCY

PERSONAL READINESS GUIDE

For

THE RESPONDER'S

FAMILY

FOREWORD

This guide* has been prepared in order to help family members, parents and significant others become better prepared for the separations required by EPA's All Hazards Mission. Although the word "spouse" is used throughout the text, the information is meant for any friends or loved ones of an EPA employee.

As employees of the Environmental Protection Agency (EPA), we must be ready at any time for deployment in support of EPA operations, exercises or real world situations, as well as in response to natural disasters. Events of the recent years (e.g., the Oklahoma City and NYC bombings; the Northridge Earthquake) have shown all of us in the U.S. Government (civilian employees or family members), that we must be prepared for the unexpected. In order to accomplish our mission, deployments to remote locations will continue.

Separations can create additional demands and stresses for those left behind. Preplanning and education are the key to reducing the unpleasant surprises that sometimes accompany separations. Among the topics and issues covered in this guide are finances, the importance of knowing the location of all your family's important papers/documents, safety, tips on automobile and household maintenance, and legal tips.

We hope you find this guide useful for both you and your loved ones.

September 1999

* This guide has been adapted from the Federal Emergency Management Agency's Personal Readiness Guide for the Responder's Family dated July 1998.

COPING WITH A SEPARATION

At some point during your career, your duties may require you to be away from home and your family, parents and friends for short or extended periods. It may be due to routine operations or real world situations (i.e., natural or man-made disaster). No matter what the cause, it is a common element of the disaster response lifestyle – something we must learn to accept as EPA employees and/or family members.

Family specialist Ralph Blanchard shares that most of us can expect to feel a strong sense of loss or even anger when hit with an unanticipated separation. We face losing the support and companionship of our spouse or (in the case of children) a parent. We may be getting a new load of responsibilities just when we're pretty comfortable with things the way they are in our lives. It's not easy suddenly becoming a single parent, nor is it easy being so far from home and worrying about how things are going at home and with those we love. It's not unusual then to feel angry, lost or even empty. Blanchard strongly suggests this is a time to reach out for help.

While there are many practical things to get done (i.e., wills, powers of attorney, changes in your budget, arrangement for payment of rent and other financial obligations, arrangements for care of pets), it is important to understand the emotional stages or responses you and/or your loved ones will be experiencing. Single employees can also expect to experience some of these same problems and emotions.

Although an employee, or family member, may not experience all of the following emotions – every one of us who faces a separation experiences some of the basic emotions. By becoming aware of these emotions, you'll be able to cope a little better. The fear or confusion you may find yourself experiencing won't be as scary. Knowing what you might expect may help you feel more in charge at times when it is easy to feel out of control.

Emotional distress may last up to six weeks and is characterized by irritability, sleep disturbance, and a feeling of aloneness and emptiness. You may find it hard to complete tasks. You feel "out of the routine." You may find it difficult to concentrate. If these feelings linger – reach out. This is a good time to contact your family and friends.

While it probably is hard for you to accept right now, periods of family separation can provide an opportunity for self-growth. You may make mistakes ... get upset with yourself and your children ... with your spouse or with EPA. That's okay! That's how we learn. The following are some things to consider....

HOW IS YOUR ATTITUDE...

What is an attitude? It is the state of mind with which you approach a situation. Why is your attitude so important? Because it affects how you look, what you say, and what you do. It affects how you feel, both physically and mentally, and it largely affects how successful you are in achieving your purpose in life.

Negative attitudes make life difficult for everyone. Positive attitudes help everyone get the most out of life. While talent is important and knowledge is essential, the most important key to success is your state of mind!

When your spouse goes away, you have to make a choice. You can apply a positive attitude, and make the best of the time you have to be apart or, you can apply a negative attitude (draw the drapes, withdraw and complain until they come home). Given the two choices, the first one is much healthier!

HANDLING STRESS...

It's bound to happen sooner or later. The headache ... frustration with balancing your job – the kids – the bills ... trying not to cry while you're talking to your spouse or significant other. There are some things you can do for yourself!

- Take care of yourself. Don't try to fix family and friends.
- Get and stay involved in things that make you happy.
- Avoid self-medication and abusing substances like drugs, alcohol, caffeine, nicotine, and food. Liquor and drugs may reduce your anxiety, but don't remove the stressors.
- Be flexible; accept that you can't control everything.
- Set realistic goals that leave time for breaks and limit work. Take a stress reduction class.
- Learn how to praise yourself and accept praise. Turn off (at least for a while) that little nagging voice that always says "I should... I ought to... I must..."
- Keep a sense of humor with you at all times.
- Start thinking about what you really want out of life and begin to work towards those goals. Avoid sulking. Let people know what you want.
- Learn how to express irritation and appreciation to others.
- Pick out somebody you work with and tell them something about yourself that you haven't told anyone else.

What should you be on the lookout for?

- Loneliness ... most people find the dinner hour ... Sunday afternoon ... after the kids are in bed ... are the times when they miss their spouses the most. Everybody has an occasional blue Monday.
- If your blue days are increasing in frequency, pay attention to what is going on around you and in you. Are you:

- Letting things go?
- Yelling at the kids?
- Withdrawing from people?
- Dropping out of organizations?
- Spending a lot of time with your thoughts?
- Drinking more than usual or drinking alone?
- Sleeping in late?
- Gaining weight?
- Constantly watching TV?

You may not just be feeling sad. It could be something more serious – like depression. Remember: No one takes a giant leap into depression. It is a gradual process. Your favorite words become "I can't." While some folks use alcohol and drugs as a remedy, it doesn't work. Drinking does nothing to answer life's problems. In fact, drinking just helps you to relax and forget – but the problems are still there.

The cure for depression is to be proactive! Take positive action. Thoughts and feelings change behavior. If you can, talk to a friend. If you are alone and problems seem overwhelming, think about calling coworkers. They are there to help. Reaching out for help is not a sign of weakness! While your spouse is away, you need to get the sense that you are moving up and forward. Depression will keep you immobile. This can be painful ... frightening ... even dangerous if allowed to continue. Get help!

THE REUNION PROCESS...

The Homecoming: This can be very emotional, and is often dependent on the amount of time away. Everyone is on a nervous high. The family is exhausted from the preparation of the return. The EPA worker is exhausted from the tempo of the deployment. Everyone wants his/her attention. When it's not given, there will be hurt feelings. There will be tears. The conversation is long – trying to catch up with everything that has happened. Then the EPA employee sleeps, and the energy level is low for days. The unwinding from the emotional high takes its toll! Families who have experienced the excitement of several returns from long deployments urge that reunions be downplayed a little. Lower your expectations so that the disappointment in a delayed arrival or greeting an exhausted returnee will not be overwhelming.

Tips to Keep in Mind

- Avoid the "I've Had It Worse" game. Both partners have faced difficult challenges during the past few days/weeks/months.
- Agree on family plans for the first few days/weeks. Let everyone contribute.
- Give each other space as it is needed. People become accustomed to living without their partner and may not always consider another's opinion before making decisions.
- If there were problems or unfinished business before the deployment, chances are they did not go away. The same financial problems or disagreements regarding children and discipline will probably reappear after the homecoming party is over.
- If you have children, that "second honeymoon" you've talked about may have to wait f6r awhile. Children do not always understand being pushed aside at a time when they need attention.
- Intimacy reducers: Alcohol, children awake and scurrying around the house, unresolved hurt and anger, distrust, and experimentation without negotiation.
- Many couples have gotten into a real bind because they feel the need to celebrate their reunion with a spending spree or vacation. Remember--if you can't afford it, don't do it.
- Communicate events that occurred during the deployment. Reread letters or discuss questions about the deployment and home life.

Keep this in mind as you face a family separation. The leaving and returning are never easy, but it does not last forever. Rarely are the separation and reunion exactly as you would have imagined. Both have their drawbacks, but both also have their rewards. The important thing is that you both survived the separation. Remember the time apart, what you learned, what you liked, and what you did not like. Apply these lessons to similar experiences that you may face in the future. It will help to make you a stronger, better prepared husband and wife team.

CHILDREN'S ISSUES...

Parents can help children understand and accept the separation and their feelings about it by planning ahead. Anticipate the problems and discuss them with the entire family.

Family Separation

Family separation is stressful for children. Confronted with the sudden absence of a parent, children sense a loss of continuity and security. Children may not fully understand why one of their parents must leave. Young children may become confused and fearful that Mommy or Daddy will disappear (i.e., "the fear of abandonment").

Children are not very good at expressing fears and feelings in words. Anger and a desire for revenge, as well as guilt for feeling that way, are often demonstrated in the children's behavior. Change is puzzling to children. They want everything to remain the same. When changes occur, children usually have no other way to release anxieties, and no where to go for help. At a time when the EPA employee's responsibility to the agency becomes more demanding of their time and energy, the spouse who stays at home may feel overwhelmed, as they prepare to solely support the children, home, and car.

What can be done about relieving the stress of the family separation? Think about the following ideas which have been helpful to others in similar situations.

Talk to Your Children About The Deployment ..... Before it Happens!

Communicate your thoughts and feelings about the separation. Be open and honest. Some parents worry that advance warning will only give children more time to fret. However, children can sense when something is about to happen and worry more when they are left in the dark. Knowing about the assignment or deployment in advance helps in adjusting to the idea.

Building an Emotional Bond

The departing parent needs to spend some QUALITY time with each child before he/she leaves. Younger children (under eight) will be willing to accept a half-hour of face-to-face communication. Don't be afraid to hug your child. A display of affection is powerful communication. Older children (eight and over) appreciate being consulted when deciding how long and where this "special" time together can occur.

Use this time to share pride in your work, Region, Division, EPA, and the purpose for your deployment. Children of school age are beginning to understand that some events must happen for the good of everyone. It is a little easier to let go if mom or dad's job is seen as essential to the mission of EPA.

Often when asked if something is bothering them, a child will say "no." But there are ways to get through. Make some casual references to your own worries or ambivalent feelings about the impending assignment or deployment. This enables both parent and child to share similar feelings. It also helps a child to realize their parent is a real person who can cry as well as laugh, and it models an appropriate way to release feelings.

Visit Your Child's Teacher

For our children, school is the second most important support system they have next to their families. Frequently children react to the assignment or deployment by misbehaving in class or performing poorly in their studies. You, or your spouse, need to take the time to talk with your child's teacher about the separation. A teacher who is aware of the situation is in a better position to be sensitive and encouraging.

Children Need to See The Parent's Workplace

Very young children need to see where mom or dad eats, sleeps, and spends some of their day while away from home. You can do this through pictures or video tapes. This provides them with a concrete image of where the parent is when they can't come home. If you have access to the Internet from your home, or the home of a friend, let the children visit the EPA WEB Site. A wealth of information is available and the process is fun for the children. Older children can learn a great deal from the parent about the function of his or her job, the sophisticated technology, interdependence of each division of EPA with the other, and career direction.

Plan For Communicating

Encourage children to stay in touch with the departed spouse. A lively discussion needs to take place before departure. Encourage children to brainstorm the many ways communication can occur in addition to letter writing, such as cassette tape exchanges, photographs with their parents, encoded messages, "puzzle messages" (a written letter cut into puzzle parts that must be assembled in order to read), unusual paper for stationery, and pictures drawn by preschoolers.

Help Children to Plan For The Departure

While the spouse is packing bags, allow your children to assist you in some way. Suggest a "swap" of some token, something of your child's that can be packed in a suitcase in return for something that belongs to the departing spouse.

Discuss the household chores and let your children choose (as much as possible) the ones they would rather do. Both parents need to agree with each other that division of household chores is reasonable. The role of disciplinarian needs to be supported by the departing employee.

Being a Long Distance Parent

Parenting while away from home is not easy. Some separated parents find it so emotionally difficult they withdraw and become significantly less involved in the lives of their children while they are apart. This, of course, is not good either for the parent or the children, not to mention the difficulty this causes the parent/care giver who is at home alone. The most important aspect of parenting from a distance is making those small efforts to stay in touch. Doing something to say the parent is thinking about and missing the child is what is most important. Here are some practical suggestions to help keep the absentee parent involved with their children.

- Letters and cards from mom or dad are important. The length and contents are not nearly as important as the presence of something in the mail from the absent parent. When sending picture post cards, make little notes about the place or write that you stood right

here "x" in the picture. Any small thing which makes the card personal will have tremendous meaning to children at home.

- Cut out and send things from the local paper or magazines. This is a tangible way to help feel connected and give them an idea of what life is like there.
- For older children, a subscription to a favorite magazine is a gift that keeps on giving.
- When using a tape recorder, remember to be creative: sing "Happy Birthday," tell a story, read scripture, take it with you on your job or when visiting with other employees. Don't try to fill a tape completely in one sitting. Make sure you describe the surroundings, the time of day, and what you are doing.
- Try not to forget birthdays and special holidays that would be important to a child, particularly Thanksgiving, Christmas, Easter, Halloween, or Valentine's Day.
- Try to schedule phone calls when children are likely to be at home. Keep a mental list of things you want to talk about with each child, such as their friends, school, ball games, etc. Ask each child to send you something from their activities at school, home, or elsewhere, like dance lessons, youth groups, or scouts.
- If your child has a pet, make sure to ask about it.
- Send an age-appropriate gift for each child. It should be something special just for them. Some interesting and creative gifts include a special notebook for school, a book for coloring or reading, or something unique from where you are deployed.

Just because a child cannot tell you about their concerns it doesn't mean that they are not troubled. Children don't usually recognize the cause nor will they tell you they are concerned. The spouse that is departing should communicate with each child individually. There is no substitute for a letter with their own name on the envelope. Send postcards, snapshots, and tape recordings. Use unusual stamps, felt-tip pens, colored pencils, and different styles of alphabets and lettering.

Separation Anxiety in Children

Until very recently, little thought or attention had been given to the impact of separation from a parent upon a child. When our nation went to the Gulf War in August 1990, it was the first time in more than 20 years that large numbers of families were facing sudden and unplanned separations. Thanks to professionals like Dr. Dennis D. Embry, Ph.D., parents, educators, and other concerned adults had guidance in recognizing the signs of distress in children and young adults. Dr. Embry, in his book, *Someone in My Family Went Off to the Middle East*, describes easily identifiable behaviors. These lessons are often applicable to separations encountered in EPA's All-Hazard deployments.

In preschool or kindergarten-age children:

- Clinging to people or a favorite toy, blanket, etc.
- Unexplained crying or tearfulness
- Change in relationships with same age friends
- Choosing adults over same-age friends
- Increased acts of violence towards people, pets, or things
- Shrinking away from people or becoming very quiet
- Sleep difficulties (nightmares, frequent waking up, bed-wetting)

- Eating difficulties
- Fear of new people or situations

In primary school children:

Any of the above, plus

- A rise in complaints about stomach aches, headaches, or other illness when nothing seems to be wrong
- More irritable or cranky
- Increase of problems at school
- Drop in grades
- Unwillingness to go to school
- Odd complaints about school and/or teachers

Among adolescents:

Any of the above, plus

- Acting-out behaviors (getting into a lot of trouble in school, at home, or with the law)
- Low self-esteem and self-criticism (blaming themselves for a situation)
- Misdirected anger (lots of anger over small events)
- Sudden or unusual school problems
- Loss of interest in usual hobbies or activities

While any single behavior might not in itself be due to a family separation, a pattern of these behaviors and a pending deployment should tip off a parent that the children are experiencing separation anxiety. Some suggested responses by parents, educators and concerned adults include:

- Helping the child to label what he/she is feeling
- Accepting the feeling in a nonjudgmental manner
- Reflecting to the child what you see and hear, since this can help the child understand what is happening. It will also help to validate or confirm your impression.
- Modeling what you consider to be more constructive ways of dealing with strong and/or negative emotions
- Letting the child know what the logical or natural consequences of his/her misbehavior will be

Sometimes it becomes a matter of stress management for kids. This consists of activities that will help to "burn up" the emotional energy within them (i.e., running, digging in a sandbox, pounding with safe or soft toys, activities with clay or finger paints). If bad behaviors continue, then professional help may be needed. Parents should contact support groups, church members, friends, or extended family for further assistance.

Resources:

The following referenced publications are very good source material and can be very helpful in understanding how to cope with the challenges of separation:

"Family Readiness," Ralph Blanchard, The Family Forum Library, The Bureau for At-Risk Youth, New York, 1994.

"Someone in My Family Went Off to the Middle East", Dennis D. Embry, Ph.D., United Services Organization/ Project Me, 1990-91.

COMMUNICATION...

Learn to be tactful without being brutally frank. If you want to know what is going on with another person, listen to what that person is saying. Communication is an important part of keeping any marriage alive. But when you are separated by time and distance, communication becomes a vital necessity. As much as you need air and water, you NEED to hear from your spouse and he/she from you. You both have several communication options available to you during a family separation, several of which will be discussed later on.

Now is the time to open the communication lines between you. Honestly discuss with each other your feelings about the assignment or deployment. What are your fears and expectations?

Letters/telephone Calls

Letters and phone calls are your lifeline to sanity. (Wait till you have not communicated in a week and see if you don't think so). But it takes a special skill, one you can easily develop, to write a letter/enjoy a phone call during a family separation. You must walk a fine line between "Everything's falling apart and I cannot handle it without you," and "Everything's falling apart but I do not need you anymore to fix it."

Some spouses relate how great everything is, and how angelic the children are. Come on! They know things do not run that smoothly even when they are home. The more they get "everything is great" letters/phone calls, the more they worry. In time, they begin to believe that you do not need them around anymore. (That is one of the worst, most common fears the spouse will have while separated.)

Other spouses go entirely the other way--every little problem or irritation goes into the letter/call. It is full of complaints about how they must come home immediately to change a flat tire or discipline a child for a minor infraction. This kind of contact can make a family separation a living nightmare for the employee.

Handle your communications with the same tact and understanding you want your spouse to have for you. You want to know everything that goes on around them, good or bad. You want to know about their friends and how they spend their time. You want to know they still love and need you. They want to hear those things from you also.

PATIENCE IS THE MOST IMPORTANT WORD WHEN DISCUSSING FAMILY SEPARATIONS and COMMUNICATION

Remember that mail is irregular at best. Letters and packages seldom arrive two days in a row. Sometimes days may pass between the time you place letters in the mail and the time they are received. Also remember that EPA employees are authorized to claim reimbursement for calls made home within the agency guidelines.

A Letter Writer's Guide - Here are a few ways to enhance talking back and forth to each other by letter.

- Answer all questions. Write with your spouse's letter and picture in front of you, as though talking directly to them.
- Ask advice when needed.
- Explain problems clearly. If vague and unresolved, your spouse will worry.
- Express an appreciation for letters, tapes, etc., mentioning one or two points of special interest.
- Relate daily activities in amusing and interesting ways.
- Remember, it is important to frequently express your affection for your partner.
- Share your feelings as openly and freely as you can without indulging in self-pity. Let your spouse know you would like to share their feelings.
- Above all, express yourself clearly and unequivocally so that your spouse will not have to say, "I wonder what was meant by that!" Neither husband nor wife should try to interpret what the other says, read between the lines, or discern the meanings. If you do not understand ask questions – otherwise take things at "face value."
- If you have children and they can write, have them enclose notes or pictures in your letters. Children can use separate envelopes. Send pictures of home, the Christmas tree, activities around the house, etc. Have your spouse write separate letters to the children rather than a joint letter.
- Relay news of the neighborhood, friends, and relatives. Clip out newspaper articles that might be of interest to the children rather than a joint letter.
- Call/write often. If that is hard, supplement with cards (funny or romantic). Cards can help to express your thoughts and feelings, often in a unique or humorous way.

Phone Calls

Nothing can substitute for your spouse's voice. That is why telephone calls are so popular. Agree before the separation how many times, and when, calls will be made. Budget money for the calls during the separation so you are financially prepared when the bills start coming in.

One way to keep your phone costs down is to be prepared for the call. Keep a list near the phone so you know what to talk about. However, be prepared for the unexpected tears from both you and your spouse.

It may also be cheaper if, when your spouse calls, you ask him/her to give you the phone number, and then you call him/her back. You will still be charged for the initial three minutes, but it is cheaper when you call your spouse direct if you plan on talking for more than five to ten minutes. Look in the phone book or call the operator and see what hours are cheaper; ask your spouse to use those hours whenever possible. If you cannot get through your conversation in 15 minutes, tell your spouse you will call him/her back.

Care Packages

A "care package" is exactly what it sounds like – a little bit of home that says, "I love you; I'm thinking about you." With just a little planning, they can be a great link over the distances. Care packages are also a morale builder during remote assignments or deployments. Speculation and

excitement run throughout an entire office when just one package arrives. When you get your first "thank you" letter, you will be eager to start your next package.

Mailing Tips

- Check with UPS on mailing restrictions.
- Do not use wrapping paper if you can help it, and string will foul up the postal machines. The Post Office recommends the reinforced, nylon strapping tape.
- Put an extra address card INSIDE before you seal the package. If the box should be damaged and neither address on the outside can be read, it will be opened by the Post Office. If they cannot find where it should go from the contents, the whole package goes to the dead-letter bin.
- Be sure that if you are sending a package for a special occasion to mail it so it has plenty of time to arrive. Better to arrive a little early than let your spouse think you have forgotten him/her.
- Do not forget to mark packages containing recorded messages, music, or VCR tapes with the words "MAGNETIC RECORDED TAPES INSIDE – DO NOT X-RAY."

FINANCIAL MATTERS...

. Many of the problems that spouses have during family separations are money-related.

Spending Plan

Make a complete inventory of your monthly financial obligations (see budget worksheet). Many agencies can assist you in organizing a spending plan for your family including some financial institutions and Consumer Credit Counseling agencies. Basically, you need to estimate the amount of money coming in, your "fixed" expenses (housing, utilities, etc.) and the management of the remaining income (savings, emergencies, major purchases, recreation, etc.).

Both spouses need to work out a spending plan together. This cannot be stressed enough since financial difficulty is one of the most common problems families experience during separation.

Bills

Designate one person to pay the bills regularly each month. The spouse who is home on a more regular basis usually accepts this responsibility. Although both spouses should be aware of their financial picture, switching back and forth may lead to confusion.

Two Checking Accounts

Some employees find it helpful to maintain two checking accounts – one for monthly household expenses and one for the employee who is away from home. This eliminates the problem of some deposits and withdrawals not being recorded, as a result of two people in two different places trying to operate out of one checkbook.

If you decide to operate with one checking account, make sure you work out procedures for maintaining a "master" check register up-to-date at all times to avoid confusion and possible problems.

BUDGET...

How much money do you really have? It is essential to review your budget due to the variations that can occur with government pay and allowances during a deployment period. How much money should the EPA worker take and how much should be left with the family? Use the following checklist to aid you in your financial decisions:

Special Budget Considerations

- Cost of long-distance phone calls between the spouses and relatives and friends.
- Non-reimbursable expenses of the employee.
- Allowances in the spending plan to cover these costs or an agreement not to indulge in these extras and stick to the plan.

Income

Base Pay	$_____	
Per diem allowance	$_____	
Overtime	$_____	
Other Allowances	$_____	
Other Income	$_____	
Total		$_____

Deductions

Federal Withholding Tax	$_____	
State Withholding Tax	$_____	
CSRS/FERS/FICA	$_____	
Deployment Lodging/Food	$_____	
Other Deductions	$_____	
Total		$_____

Available Income (income minus deductions) $_____

Monthly Expenditures - at Home

Housing (rent/house payment)	$_____
Housing Upkeep (small tools, repairs)	$_____
Utilities (gas, electric, water, cable)	$_____
Telephone	$_____
Food (groceries, meats, bakery, school lunches, eating out, pet foods, etc.)	$_____
Babysitter	$_____
Clothing	$_____
Clothing Upkeep (dry cleaning, tailoring)	$_____
Car Upkeep (gas, oil, repairs)	$_____
Insurance (life, health, car, etc.)	$_____
Education (college, books, etc.)	$_____

Children's Allowance	$_____
Recreation (party fees, travel, etc.)	$_____
Savings	$_____
Investments	$_____
Outstanding debts (list in chart below)	$_____
Other (any special or unusual expenditures)	$_____
	$_____
	$_____
	$_____
At Home Total	$_____

Outstanding Debts Chart (furniture, appliances, car payments, loans, AMEX, etc.)

Item	Balance	Payment
_____	$_____	$_____
_____	$_____	$_____
_____	$_____	$_____
_____	$_____	$_____
Total Monthly Payments	$_____	$_____

(enter above under "At Home Expenditures)"

Monthly Expenditures - For Employee On Deployment

Health and Comfort Items	$_____
Stamps and Stationery	$_____
Reading and Phone Calls	$_____
Recreation	$_____
Food	$_____
Petty Cash	$_____
Other (any special or unusual expenditures)	$_____
Deployment Total	$_____

Total Expenditures - At home and deployment $_____

Things To Remember:

- List your best estimate of costs.
- Lodging/per diem cannot exceed authorization for location.
- Know how to read the employee's "Earnings Statement."

HOUSEHOLD MAINTENANCE...

Ensure that your spouse knows what type of things you fix and what items the landlord (if you rent your home/apartment) maintains. Emergency problems involving plumbing, heating, air conditioning, and electrical failure can occur. Be sure your spouse knows whom to call in case of home maintenance problems. Does he/she know where the toolbox is?

Take the time to go over the most common procedures or things he/she might need to know. Have the following phone numbers in a handy location.

- Rental agent/landlord: (name)
- Plumber: (name)
- Electrician: (name)
- Heating/air conditioning: (name)

Some additional things to consider or check prior to any separation:

- Do you have the name and phone number of home/renters insurance agent?
- Are all the fuses/circuit breakers in the house labeled? If fuses are required, leave an adequate supply and make sure your spouse knows how to change them.
- Do all windows and doors have good locks?
- Is there adequate outside lighting? Are replacement bulbs handy?
- Are the washer, dryer, stove and refrigerator, freezer, dishwasher, microwave, television and any other appliances in good working order?
- Does everyone know how to turn off the gas and water mains to the house?
- Is the heating/cooling system in running order? Is the filter clean? Does he/she know how to change and where to purchase replacement filters?
- Is the hot water heater insulated and running well? Is the thermostat set at a safe temperature to prevent accidental scalding?
- Do any faucets leak? Do toilets function properly? Is there a plunger handy in case too much toilet paper is used?
- Have you inspected all lawncare tools and machinery (i.e., mower; edger; trimmer, etc.) to ensure they are in safe operating condition?
- If gasoline is used, is it stored in the proper kind of container?
- If you have a fireplace, does each member of the house know the proper way to build and/or control a fire? Is each family member aware of how to open the flue so smoke will not back up into the rest of the house?
- Are all your smoke detectors working? If in doubt, change the batteries.
- Are there enough, and the right type of, fire extinguishers in your home? Does everyone know how to use them?

LEGAL...

Special Powers of Attorney to make medical decisions: These generally allow you to designate a person to determine whether to terminate life-support systems when you are terminally ill – much as living will would allow you to determine in advance when to terminate life-support systems if you were terminally ill. For example, if you had cancer, expected to live for only one year even with life-support systems, and could not express your wishes regarding termination of the life-support system, the wishes you expressed in your living will would determine whether or not such life-support systems should be terminated. If, however, you were in a coma as the result of some accident, but expected to live on indefinitely with the aid of life support systems, the special power of attorney to make medical decisions would empower someone else to decide (using any guidelines you had set forth in the document) whether or not to terminate the life-support systems.

Living Wills: A living will generally allows you to indicate whether or not you wish to have life-support systems, such as a respirator, keep you alive in a situation in which you are terminally ill, unable to express your wishes, and would die but for such life-support systems.

Wills: A will generally allows you to determine who will receive your property after your death. If you die without a will, State law determines who will receive your property. A will also allows you to designate an executor (the person who will actually distribute your property after your death). If someone who is either irresponsible or untrustworthy is appointed to perform that function, your heirs (the people who receive your property under your will) may not receive your property, or they may have to hire an attorney to make sure that they do. A will also allows you to play a role in selecting who will take care of your minor children after your death. Finally, making a will allows you to plan the distribution of your property so that a minimum amount of that property goes to the State or federal government in the form of inheritance or estate taxes.

Powers of Attorney: A power of attorney allows you to designate a person to perform, on your behalf, certain functions (such as selling a car, buying a house, or performing other actions with important legal or financial consequences) which have to be performed while you are away or unable to perform them for other reasons. A special power of attorney restricts the authority of the person acting on your behalf to the conduct of a particular transaction or type of transaction. A general power of attorney gives your attorney-in-fact virtually all the legal powers you have. A power of attorney expires on your death, or at such earlier time as you designate in the power of attorney. If you have a joint bank account with someone who will have money to pay your bills (such as rent, credit card debts, etc.) while you are away, you may not need a power of attorney to accomplish that purpose

THE FAMILY WHEELS...

The family vehicle is an essential part of family life. A sudden or unexpected loss of transportation can create a burden to the family if there is no public transportation system. You should complete this checklist with your spouse.

1. Does the car need a **tune-up**?
   - Mileage at last tune-up: _____
   - Mileage at next scheduled tune-up: _____
2. Where should the car be taken for service: _____
3. What **type of gasoline** does the car use?
4. Is there water in the **battery**?
   - Is the battery in good condition?
   - What kind and size of battery should be purchased, if needed? _____
   - Where should a new battery be purchased? _____
5. When is the **car insurance premium** due?
   - How much is it? $_____
   - To whom is it paid and how? _____
6. Are the **tires** in good condition? Does your spouse know how to **change a tire** and where the jack is? Does he/she know where **flares** or **reflective triangles** are stored in case he/she breaks down away from home? (Or is the **phone number of your auto club handy**?)

- Is there at least a 1/4" tread?
- Do you know how to check for tread depth?
- Will the tires last through the deployment?
- If needed, what size, type, and brand of tires should be purchased? _____
- Is there a guarantee on the present tires and is it readily accessible?

7. Where are your **vehicle registration papers**? _____
   - When does the registration expire? _____
   - Do you need a power of attorney to register your car?
8. Does **car need to be lubricated** before the end of this assignment/deployment?
   - If yes, at what mileage? _____
9. At what mileage should the **oil** be changed? _____
   - What type and weight of oil is used? _____
   - Where should this be done? _____
10. Should the **oil filter** be changed? _____
11. Should the **spark plugs** be changed? _____
   - At what mileage should they be changed? _____
   - What brand and type plugs should be used? _____
12. Is a new **air filter** needed? _____
   - When should a new air filter be installed? _____
   - Can you replace the filter yourself?
13. Are there **extra car keys** in the house? (if yes--where) _____

Other Things to Consider?

_____

_____

_____

_____

Common Car Problems

Starting Difficulties: If your car refuses to start, but the battery has enough power to crank the engine, you may not be using the correct starting procedures. For most cars, starting the engine when it is cold requires that you depress the gas pedal to the floor then release it. Turn on the ignition and attempt to start the car, the engine should start. If not, pump the accelerator two or three times and try again. If for some reason you have pumped the accelerator several times and you begin to smell a faint odor of gasoline, chances are you've flooded the engine. This means that there is too much gas in the engine. In this case, wait for two or three minutes, depress the accelerator all the way to the floor, hold it while cranking the engine, and the car should start. As soon as it does, release the accelerator. If it doesn't start, there may be some mechanical problem.

Cold Weather Starts: If the temperature has been close to freezing for several hours, your car may be hard to start. Be sure to depress the accelerator all the way to the floor twice and release it

before cranking the engine. When starting, the engine will probably turn over sluggishly and slowly pick up momentum. Follow this procedure a maximum of five times. If the engine still won't even show any sign of life, quit. Any more attempts will just kill your battery. There are several other tricks for cold weather starts. Chemical sprays are available for you to spray into the air intake unit which sits on top of the engine, however, this is not recommended for the non-experienced. Before cranking, however, make sure to read the manufacturer's instructions to the letter since these sprays are highly flammable.

Dead Battery

- A battery is considered "dead" when it no longer has enough power to turn the engine over. If there is only enough power in the battery to just slowly turn the engine, chances are that the engine is not going to start.
- A battery that has lost its charge can be recharged by using a charger which takes household current and transforms it into the type needed in the battery. Battery chargers are almost as expensive as new batteries; however, by taking the battery to a gas station, it can be recharged for only a few dollars.
- Sometimes, because of the age of the battery or "burned out" cells within the battery, the battery will not take a charge. That is, it will go dead as soon as you remove it from the changing device. At this point, the only option left is to purchase a new battery.

The most common causes of battery failures are:

- Excessive attempts to start an engine that has failed due to mechanical problems.
- Too many starts (over a period of several weeks) and not enough driving time to recharge the battery with the alternator or generator.
- Forgetting to turn off headlights and other electrical equipment which doesn't go off when the ignition is turned off.

Finally, equip your car for a "dead battery emergency" by buying a set of jumper cables. These are two lengths of cable with squeeze-type clamps at each end for transferring power from a good battery into a dead one to start the car. Once running, the engine will recharge the dead battery as explained above. Be sure to hook up the jumper cables correctly: watch polarity (+ and -). It is best to go over this procedure with someone who knows how before trying it yourself.

In Case of an Accident

An auto accident occurs in the United States every 90 seconds; so buckle up for safety. If you are involved in an accident, **STOP IMMEDIATELY AND**

- Aid any injured persons. Call a doctor. Do not move the injured person, as movement may add to their injury. If necessary, call an ambulance.
- Call an officer of the law.
- Do not admit responsibility – make no statement regarding the accident except to the police. The law requires that you give your name, address, and license number. You are not required to give any other information at the scene of the accident.
- **DO NOT REVEAL THE EXTENT OF YOUR INSURANCE COVERAGE TO ANYONE.**

- Take notes concerning all details of the accident. Be sure to get names and addresses of all injured persons, occupants of all cars, and other witnesses.
- **REPORT ALL ACCIDENTS TO YOUR INSURANCE COMPANY IMMEDIATELY**. Proof of financial responsibility cannot be furnished by the company to your state authorities until the company receives your accident report.

SAFETY TIPS...

Precautions to take at Home

1. Make a report to the police immediately if you suspect someone is inside your house or apartment when you return. (Do not enter; do call from some nearby phone.)

2. Start a "buddy system" by getting to know a neighbor you can count on for mutual self-protection.

3. Leave a light on when you go out. Have your key ready so you can go right in when you return.

4. **Never admit a stranger. Ask to see "ID" from police or sales and repair people before opening the door.**

5. If you receive nuisance calls, hang up quickly and report it to the police or telephone company. Never give callers information.

6. Replace old locks when you move to a new home.

7. Lock your doors and windows. The best lock in the world is no good if you don't use it.

8. Pull shades after dark.

9. Do not advertise that you are alone. Use only a last name on a door or mailbox. Get an unlisted phone numbers.

10. Do not leave notes saying when you will return – you may be giving information to the wrong person.

11. Use a "peephole" to see who is outside before opening the door.

12. Chain locks are not strong enough to keep out a determined intruder. Keep doors locked until you know who is there. Deadbolt locks are the strongest types (especially those requiring keys from both sides).

13. Think twice before getting on an elevator with a stranger. It may be better to wait for an empty elevator.

Precautions to take on the road

1. Be careful at intersections and "stop lights" while driving. They are favorite spots for troublemakers. Keep your car in gear; if threatened, blow your horn and drive away.

2. Keep doors locked and windows rolled up. Keep valuables out of sight.

3. Park in areas that will be well lit when you return. Lock doors and windows; and when you return, look to be sure no one is hiding in the car or nearby. Carry your door key for ready use and as a weapon should you feel threatened.

4. Should you have car trouble, raise the hood and tie a white cloth to your aerial; stay inside and keep the doors locked. Ask anyone who stops to help to report trouble to the nearest service station (do the same for others with car trouble).

5. Do not drive home or stop if followed; drive to the nearest police station, open store, or service station for help.

6. **NEVER** pick up a stranger; reconsider picking up anyone, especially when you are alone.

7. When using public transportation (subways, trains or buses), wait near the ticket booth rather than on a deserted platform. On buses, sit behind the driver and keep a good grip on what you are carrying – do not set it down. In taxis, when you arrive at your destination have the driver wait until you have gone inside.

Precautions to Take While Walking/jogging

1. Walk with someone. You are much safer with company. Stay near people, walking in lonely areas will only invite attacks.

2. Protect valuables, hold your purse/briefcase close to the body, carry your wallet in a safe inside pocket, and avoid carrying large amounts of cash. Do not flash money around.

3. Walk confidently; know where you are going. If you don't know, go to a store and ask for directions.

4. Well-lit areas are safest – avoid dark streets, unlighted tracks, entryways, etc.

5. Avoid shortcuts through parks, alleys, etc.

6. **DO NOT** accept rides from strangers.

7. Dress for freedom of movement. Don't wear long, confining skirts, platform shoes, easy to grab capes, long necklaces or scarves.

8. If you think you are being followed, keep looking back to let the person know you cannot be taken by surprise. If someone follows you on foot, cross the street, vary your pace, and change directions. If the person persists, go to a lighted area and call police. If someone follows you in a car, turn around and walk in the opposite direction or go up a one-way street. If the person persists, jot down the license number and call the police.

FIRE SAFETY TIPS...

Fire safety is the responsibility of everyone. Maintain a "fire-free" status in your home by practicing good fire safety habits.

1. Make a rule to never leave small children unattended.

2. Ensure children are trained to keep a safe distance from flame and spark sources.

3. Always keep matches and lighters out of reach of children. Check "smoke detectors" weekly.

4. Develop and practice a fire escape plan for your home. Discuss it regularly with your family.

5. Ensure all exit routes to the outside of the house are clear.

6. Know what to do in case of fire:

   a. Get everyone out of the house. Do not let anyone reenter your home for any reason!
   b. Call the fire department (911).

7. Ensure gasoline is properly stored in proper safety cans and limited to small amounts.

8. Ensure gasoline for operating lawn mowers is always opened, poured, and used outdoors.

9. Use only recognized laboratory-approved electrical appliances and devices.

10. Do not use multiple sockets or lightweight extension cords.

11. Do not use spliced, taped, or defective electric cords.

12. Do not run electrical cords under rugs, around pipes, or through combustible materials. Do not nail or tack cords to woodwork.

13. Use only proper wattage light bulbs (not over 60 watts).

14. Dispose of smoking materials properly (saturate with water before combining with other trash).

15. Ensure that the stove hood and duct and the kitchen area are kept clean and free of grease.

16. Clean the clothes dryer lint trap regularly.

17. **NEVER** smoke in bed.

18. **NEVER** leave cooking unattended.

19. Maintain good housekeeping habits throughout the home, carport, and storage areas.

20. Unplug all under-counter kitchen appliances when not in use.

FINAL SEPARATION CHECKLIST...

1. Have you **discussed your feelings** about the upcoming deployment?

2. **Have the children been included in discussions** on where you are going, when you are coming home, why you are leaving?

3. **Have you reached an agreement** on frequency of letter writing/phone calls?

4. Do you have **current family snapshots**?

5. Have you **recorded your children's favorite bedtime stories/songs** on cassettes?

6. Do both the **deploying employee** and **remaining parent or guardian** understand what friends or co-workers can do for him/her and how to contact them?

FINAL HOME SECURITY CHECK...

1. Has the home been given a security check?

- Do all **window locks** work?
- Do the windows open or are they painted shut?
- Do all **door locks** work properly?
- Do you have **keys** for all doors or combination for all padlocks?

2. Do the **smoke alarms** function and do you know how to test them?

3. Are all **emergency numbers** posted where they can easily be referred to?

4. Is there an **appropriate message on the answering machine**? (Having a male voice on the recording sometimes discourages crank phone calls.)

5. Do you **need to change your phone number** to an unlisted number? (If so, make sure the employee's office has this new number in case of emergencies.)

MEDICAL...

1. Do you know and understand how to access medical facilities?

2. Do you know who your children's pediatrician is and what his/her phone number is?

3. Do you know your children's dentist/orthodontist and their appointment schedule?

4. Do you have all your prescription medications?

****

FINAL THOUGHTS...

If you have taken the time to review this Guide, take some time to enjoy the company of your family and friends. Your family and friends will be taken care of. They care, and so does your EPA family.