

THE OUTPOST

U.S. Army Yuma Proving Ground, Yuma, Arizona 85365

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Volunteers provide crucial YPG services

By Yolie Canales

It's no secret that a dedicated group of volunteers is an important cornerstone of many nonprofit agencies. In fact, according to a recent study, approximately six million volunteers are active in American nonprofit organizations, contributing a total of more than 15 billion volunteer hours.

These volunteer hours equate to the work of more than nine million full-time employees, making the value of volunteer labor close to \$284 billion. With statistics like these, it's no secret that organizations are willing to do what it takes to retain volunteers, and Yuma Proving Ground is no exception.

Rosa Dayton, acting Army Volunteer Corps (AVC) coordinator, said 14 volunteers provide assistance to the following facilities: YPG Library, Youth Services, Chapel, Military Freefall School and the Girl Scouts. "The AVC offers an opportunity for volunteers to support their community," said Dayton. "Additionally, spouses gain new experiences or fine tune skills needed for future paid employment."

During a recent luncheon held to honor Yuma Proving Ground's volunteers, Dayton presented a ceremonial-check in the amount of \$14,419.00 of volunteer hours and savings to Col. Randy Murray, YPG commander.

"Today, we thank all the volunteers," said Murray. "This ceremonial represents an awesome monetary savings to the Army and I truly thank you for what you have done for the YPG community." He presented certificates of appreciation to Christina Copley, Staff Sgt. Jonathan Copley, Samantha Tamp, and Kurt Cavalier.

"Volunteers are very important to us," said Gordon Rogers, garrison manager.

"We're happy to take this time to recognize each of you and offer our personal thanks from all of us at Yuma Proving Ground. YPG has programs that deal with children's sports and other activities that we would not be able to have if it weren't for the parents and other folks who volunteer as coaches or in whatever roles they are needed."

Yolanda Zepeda, director for CYSA, said all her volunteers are head and assistant coaches in every sport, to include flag football, cheerleading, soccer, tee-ball, coach pitch, and

basketball. "The cost savings is immeasurable," she said. "If I had to use staff, the cost would be outrageous and the program would suffer as well as all the other programs at the youth center."

Without their contributions, the sports program would most likely be severely reduced. "They are selfless individuals who truly love what they

do," said Zepeda. "Words can't explain how much I value them."

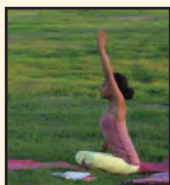
Stacy Faris, volunteer coordinator for the Military Freefall School (MFFS), said volunteers run the Family Readiness Group (FRG) for the school. "Every hour given is a tremendous help," she said. "They create welcome packets for new



Rosa Dayton presents a ceremonial check to Col. Randy Murray, YPG commander with volunteer hours and savings to the Army in the amount of \$14,419.00. (Photos by Yolie Canales)

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A Special Chaplain's
Corner "Thank You"
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M109A6 Paladin
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VOLUNTEER

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Stacy Faris, volunteer coordinator for the MFFS School and tee-ball coach, motivates her team at game time. All tee-ball games are held at YPG on Wednesday's at 6 p.m.



Tee-ball coach Jonathan Copley practices catching with Jack Quintero before game time.

families; provide meals for new families or families in need, manage our bank account, keep and share minutes after meetings, photograph events, coordinate events, and so much more.”

Faris said that the volunteers help MFFS families integrate into what is a unique assignment. Most come from large bases with easy access to amenities, medical care and shopping. Moving to YPG presents a set of challenges different from other locations, not the least of which is deciding whether living on or off post is right for each individual.

“Combine this with the fact that most of our families have faced

a constant deployment and TDY schedule, making the adjustment to being together all the time is strange for many, and it’s nice to have the FRG working hard to ensure people have access to all the information about YPG and Yuma,” said Faris. “Our volunteers bring a world of knowledge to support our families, whether it’s helping find resources, mentoring newer spouses, or welcoming a new family into the fold, the time given is a must to keep our force ready and resilient. When a family’s needs are being met, the service member can focus on the job at hand.”

THE OUTPOST

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Special month means fun, fitness at YPG



Isis Garcia instructs participants on stretching and breathing techniques as they began their yoga class. (Photos by Mark Schauer)

By Mark Schauer

May is National Physical Fitness and Sports Month, and the Army's fifth annual campaign honoring the special month is underway at YPG.

Short for Balance, Activity, Nutrition, Determination, and Strength, the Strong BANDS campaign at YPG means a variety of fun physical activities, from a summer kick-off party at the YPG swimming pool to dance classes and fun runs.

"It's all about wellness, getting fit, and getting moving," said Tina Wills, YPG recreation director. "We want to get people out there into the community."

Yoga is an activity that features prominently in the program. With



Tina Wills, YPG recreation director, focuses as she participates in the new physical fitness Yoga program held at the proving ground.

regular classes at 9:00 a.m. Mondays and 5:00 p.m. Wednesdays, the YPG fitness center has had a devoted and growing yoga following since last fall.

"There are endless benefits, from flexibility and inner strength all the way down to emotional strength," said Isis Garcia, yoga instructor. "The medical benefits are endless."

Garcia says the focus of each hour session range from relaxation

to strengthening and flexibility. Newcomers shouldn't be intimidated, however.

"Yoga starts at your level," said Garcia. "I think every yoga instructor has learned to work with people wherever they are, from beginners to experts. Whatever level, whatever age, they'll work with you."

The exercise's growing popularity was confirmed by a special sunset



Participants use relaxation techniques as they follow Isis Garcia, yoga instructor, during a yoga class on YPG's Cox Field.

yoga event on Cox Field recently, in which a dozen devotees braved strong breezes to have a vigorous outdoor session facing a hazy orange sun dipping beneath the mountainous horizon. Another Sunset Yoga event is scheduled for May 26th, and Garcia extends an invitation to all.

"Bring the whole family," said Garcia. "It's literally for everybody."

Asian Pacific Islander Month celebrated at YPG

By Mark Schauer

America's diversity is one of the keys to its strength.

For this reason, we honor the achievements of various ethnic groups throughout the year, all of which have combined to make the United States the bulwark of freedom it is today.

Since 1990, May has been designated as Asian Pacific Islander Heritage Month. The theme of this year's celebration is, 'Many Cultures, One Voice: Promote Equality and Inclusion.'

"Asian Americans played a major role in our history, even the individuals many people know little about," said Kimberly Ross, contracting specialist. "All kinds of cultures helped build the United States."

Comprising about five percent of the American population, people of Asian and Pacific Islander background have had a major impact on American

history. America's railroad tracks were laid primarily by Chinese American laborers in the 19th century. The World War II-era 442nd Infantry Regiment, made up entirely of Japanese Americans, many of whom had family members in domestic internment camps, was the most highly decorated unit in American history. Fighting through Nazi-occupied Europe, the "Go for Broke" unit's 14,000 members received 21 Medals of Honor, 52 Distinguished Service Crosses, nearly 6,000 Bronze and Silver Stars, and nearly 10,000 Purple Hearts.

To reflect on this impact, YPG's Asian Pacific Islander Heritage Committee recently hosted a lunchtime food sampling in the atrium of YPG's Range Operations Center. Visitors munched on kalua pork and cabbage, chicken katsu, bulgogi, and mochi cake as traditional Pacific Island music played. They also had the opportunity



Maj. Leilani Davis serves desserts at the recent Asian Pacific Islander (API) observance event. (Photos by Mark Schauer)



Participants pause to judge and cast their votes on who they thought submitted the best poster in the API poster contest. Posters were created by Price School's artistic students.

to see project boards of Asian and Pacific Island nations made by about 20 students of all ages from YPG's Price Elementary School. Some with past experience living in Asia or the Pacific reminisced about their time in the region.

"I was in Hawaii from the age of seven until 10, and the luaus are something I remember very clearly," said Ron Rodriguez, Director of Plans, Training, Mobilization, and Security. "You never went hungry at one."

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=CHAPLAIN'S CORNER=
**Thank
You!**

**By Chaplain (Maj.)
Douglas Thomison**

Good day Yuma Proving Ground (YPG). Today I write to you to say thank you and goodbye. You see, I am retiring from the United States Army, and this is my last piece in The Outpost. My retirement ceremony will take place at 9 a.m. on May 28 at the YPG Chapel. All are welcome to attend.

My retirement ceremony theme is giving thanks to the Lord who gave me the opportunity to serve “For God and Country,” which is the United States Army Chaplain Corps Motto and in Latin is “Pro Deo et Patria.” It has been a true honor and privilege to serve YPG as well as installations in Iraq, Fort Sill, Okla., Fort Hood, Texas, Fort Lewis, Wash, Fort Jackson, S.C., Butzbach & Wiesbaden, Germany, Vicenza, Italy and Fort Sam Houston, Texas. I indeed humbly say, thank you to God and all the many people who made this journey possible.

Once again, thank you Yuma Proving Ground! And now may “The Lord bless you and keep you; the Lord make his face shine on you and be gracious to you; the Lord turn his face toward you and give you peace.” (Numbers 6:24-26). Be blessed!



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4 May 2015

MEMORANDUM FOR ALL YPG PERSONNEL

SUBJECT: Memorial Day Holiday Safety Message

1. Memorial Day, celebrated this year on 25 May, is set aside to commemorate the servicemen and women, and civilians who have made the ultimate sacrifice in service to this great nation. From the Revolutionary War to the Overseas Contingency Operation in Afghanistan, and around the world, American service personnel have paid the ultimate price to protect democracy, freedom, and the land we love. They did not celebrate war, but stepped forward and answered when America called. Generations of brave Americans have shouldered the burden of defending freedom, so we might continue living in a free and democratic society.
2. Traditionally, Memorial Day marks the beginning of the “101 Days of Summer” (Memorial Day to Labor Day), a period of increased Family and outdoor activities, from driving to vacation resorts, boating, barbequing, outdoor recreational activities, etc.
3. The following safety reminders will help ensure a safer holiday weekend:
 - a. Vehicle/Motorcycle Safety: Obeying posted speed limits and driving defensively will decrease your chances of being involved in an accident. This includes avoiding texting while driving. Always wear your seatbelt.
 - b. Alcohol Consumption: Driving under the influence of alcohol impairs your judgment. It slows your reaction time, debilitates your physical and mental actions, and is against the law. Be responsible for your actions and have a designated driver.
 - c. Summer Safety: Longer days mean more outdoor activities in the sun. Drinking sufficient fluids, using sun block of at least 30 SPF, and wearing light colored clothes will help prevent sun related illnesses.
4. Leading by example, and watching out for each other is necessary to instill safety consciousness for the proving ground and Family members.
5. I wish you and your Families a SAFE and happy Memorial Day weekend, and good health and happiness. Please remember, “Nobody Gets Hurt.”

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Bird rescuing



Every spring birds begin their annual nesting cycle here on YPG. We have all seen the occasional bird nest in the trees around our homes and workplaces, sometimes birds nest in unusual or even dangerous places. Often, as with the case of this juvenile great horned owl, fledgling birds come out of the nest early when learning to fly. Most of the time, it is best to leave the young birds alone and let the parents continue to care for them. Sometimes, however, the young bird is in more danger around busy work areas or traffic. In those cases, the Environmental Sciences Division can rescue the individual and deliver it to the Arizona Western College bird rehabilitation center (Owlcatraz) for care and eventual release back into the wild. (Photo by Daniel Stewart)

Training management a passion, not just a job

by Mark Schauer

U.S. Army Yuma Proving Ground's work is vitally important to the nation's defense, but the region's blisteringly hot summers make recruiting qualified engineers and other highly specialized personnel a challenge.

Named Civilian of the Year by the Army Test and Evaluation Command earlier this year, Iris Espinoza, YPG civilian training manager, is responsible for managing training and education opportunities for all mission personnel. Her efforts in YPG's aspiring leaders program have been responsible for five engineers receiving graduate degrees this month, and three times as many degrees in progress. She is also striving to ensure the proving ground has a pipeline of homegrown talent for years to come.

A teacher prior to her career at YPG, Espinoza has earned great praise for Young Engineers and Scientists and Engineers in Elementary Schools, programs that encourage local youngsters to pursue careers in science, technology, engineering, and mathematics (STEM). These efforts recently led to a full-fledged STEM Day at YPG where local students spent the day visiting multiple worksites at the proving ground to see science and math careers in action.

"I'm passionate about math and science and the potential in exposing students to STEM," she said.

The Yuma native attended local schools and has been interested in



Named Civilian of the Year by the Army Test and Evaluation Command earlier this year, Iris Espinoza is responsible for managing training and education opportunities for all mission personnel. (Photo by Mark Schauer)

math and science since she was a third grader at Rancho Viejo Elementary School.

"I was very good in math and we had science kits that piqued my interest."

Yet it was having science classes in a laboratory classroom starting in 6th grade that solidified her desire to pursue STEM as a career.

"The classroom had the tables with the sinks, the outlets and the Bunsen burners, the mystery powders. I felt at home. I didn't know what they did for a living, but whatever it was I wanted to do it."

At Yuma High School she first learned of YPG's mission when a proving ground engineer visited her classroom. At that time, the

proving ground offered a competitive scholarship, and Espinoza won it.

"I didn't know YPG existed until I was a junior in high school, and I didn't understand the effort until I worked here."

After graduating from Arizona Western College, she finished her undergraduate studies at the University of Tampa, then worked as a math and physics teacher at San Luis Middle School and Tucson's Sunnyside High School.

Her desire to return to Yuma prior to the birth of her oldest child led her to apply for an operational research systems analyst at YPG in 2004. She got the job and stayed in it for seven

SEE **CIVILIAN** page 7



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CIVILIAN

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years before transferring to YPG's Plans and Operations Directorate, where she worked as a strategic planner. She has held her current position for three years.

Espinoza is just as active in her personal life as at work. When she's not serving as president of the Price School parent teacher association or coaching youth sports, she is working

on a graduate degree.

"My children are involved, therefore it came from the heart," she says of her volunteer activities. "After work and after the kids go to bed, the laptop comes on and we burn the midnight oil."

Espinoza aspires to greater heights, but has no plans for leaving the proving ground.

"I love YPG. My whole family is here. The relationships I have built at YPG are strong."

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M109A6 Paladin reconditioned, tested at YPG

By Mark Schauer

For more than 40 years, variants of the M109 Paladin have been the most potent self-propelled howitzers in the Army's arsenal, able to rapidly deliver a punishing barrage of steel downrange across a wide range of battlefields, from the jungles of Vietnam to the deserts of Iraq.

Across the decades, the Paladin has undergone seven major changes, all of which were tested at Yuma Proving Ground. The Paladin remains the most common self-propelled artillery platform in the world, with variants in the inventories of the United States and more than 20 friendly foreign nations.

Though the M109A7 or Paladin Integrated Management (PIM) variant, which boasts a slew of upgrades and significant parts compatibility with the Bradley Fighting Vehicle, will eventually replace the entire fleet of M109A6 variants, the transition will take years to fully accomplish, and the Army intends to keep the remaining A6s battle-ready in the meantime. Having seen harsh use in Iraq and Afghanistan in recent years, the more badly battered of the A6 fleet are being sent to an Army depot in Anniston, Al., for complete refurbishment. As the vehicles are completed, some are selected to undergo punishing testing at YPG.

"In Anniston, they completely strip them down to their bare hulls, rebuild them to pretty much as new, and send them here for testing," said Chris Lesko, test officer. "They don't know which one we're going to pull randomly off the line to evaluate."

The reconditioned Paladins are put through their paces for thousands of miles across Yuma Proving Ground's punishing road courses and fording basins, all while sophisticated instrumentation monitors the vehicle's internal components. All mechanical problems and even minor irregularities like a slightly elevated engine temperature or oil pressure are



The platform's 155mm cannon is fired hundreds of times at different elevations and powder charges at a proving ground gun position as observers monitor the projectile's exit with the high speed cameras being set up here. (Photos by Mark Schauer)

meticulously recorded. The platform's 155mm cannon is also fired hundreds of times at different elevations and powder charges at a proving ground gun position as observers monitor the projectile's exit with high speed cameras and track its flight to impact with both radar and human observers. These test fires are not meant as gentle use, but to ensure the accuracy and performance Soldiers will likely depend on for survival in combat.

Further, testers say data gathered on the performance of the reconditioned A6 is applicable to its successor.

"They collect data and leverage it to the M109A7 project," said Ramon Moreno, test officer.

The presence of skilled mechanics capable of rapidly repairing combat vehicles in large, modern facilities and the significant institutional knowledge YPG testers have of both the A6 and A7 variants of the platform are



Testers say data gathered on the performance of the reconditioned A6 is applicable to its successor, which is also under test at YPG. "They collect data and leverage it to the M109A7 project," said Ramon Moreno, test officer.

M109A6

FROM PAGE 8

additional draws. Further, YPG's flexibility in testing complex platforms that require interdepartmental cooperation makes it stand out as a premier testing center.

"The experience and knowledge we have attracts customers to YPG and makes sure each individual test is performed correctly, accurately, and in a timely manner," said Moreno.



For more than four decades, variants of the M109 Paladin have been the most potent self-propelled howitzers in the Army's arsenal, able to rapidly deliver a punishing barrage of steel downrange across a wide range of battlefields. It remains the most common self-propelled artillery platform in the world, with variants in the inventories of the United States and more than twenty friendly foreign nations.



Though the updated M109A7 variant will eventually replace the entire fleet of M109A6s, the transition will take years to fully accomplish, and the Army intends to keep the remaining A6s battle-ready in the meantime. Having seen harsh use in Iraq and Afghanistan in recent years, the more badly battered of the A6 fleet are refurbished, with some then selected to undergo punishing testing at YPG.



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Come celebrate the Army's 240th Birthday

Yuma Proving Ground will be celebrating the U.S. Army 240th birthday with a cake cutting ceremony at the ROC atrium on Wednesday, June 10th starting at 11:30a.m. with the youngest and oldest Soldiers of YPG.

Two hundred forty years ago, our nation's leaders established the Continental Army. As the strategic landpower of the joint force, the Army is called upon to prevent, shape, and win against our adversaries.

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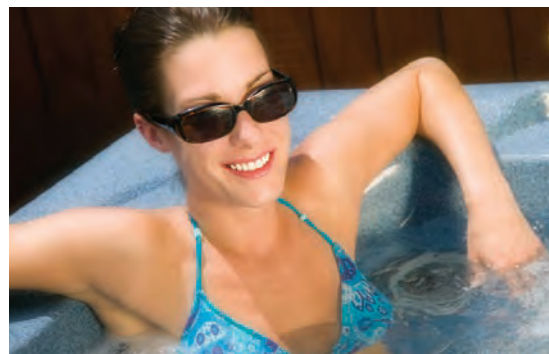


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What is emotional intelligence?

Submitted by Paul Kilanksi, ACS Master Resilience Trainer

Emotional intelligence (EQ) is the ability to identify, use, understand, and manage emotions in positive ways to relieve stress, communicate effectively, empathize with others, overcome challenges, and defuse conflict. Emotional intelligence impacts many different aspects of your daily life, such as the way you behave and the way you interact with others.

If you have high emotional intelligence you are able to recognize your own emotional state and the emotional states of others, and engage with people in a way that draws them to you. You can use this understanding of emotions to relate better to other people, form healthier relationships, achieve greater success at work, and lead a more fulfilling life.

Emotional intelligence consists of four attributes:

- **Self-awareness** – You recognize your own emotions and how they affect your thoughts and behavior, know your strengths and weaknesses, and have self-confidence.
- **Self-management** – You're able to control impulsive feelings and behaviors, manage your emotions in healthy ways, take initiative, follow through on commitments, and adapt to changing circumstances.
- **Social awareness** – You can understand the emotions, needs, and concerns of other people, pick up on emotional cues, feel comfortable socially, and recognize the power dynamics in a group or organization.
- **Relationship management** – You know how to develop and maintain good relationships, communicate clearly, inspire and influence others, work well in a team, and manage conflict.

As we know, it's not the smartest people that are the most successful or the most fulfilled in life. You probably know people who are academically brilliant and yet are socially inept and unsuccessful at work or in their personal relationships. Intellectual intelligence (IQ) isn't enough on its own to be successful in life. Yes, your IQ can help you get into college, but it's your EQ that will help you manage the stress and emotions when facing your final exams.

Emotional intelligence affects:

- **Your performance at work.** Emotional intelligence can help you navigate the social complexities of the workplace, lead and motivate others, and excel in your career. In fact, when it comes to gauging job candidates, many companies now view emotional intelligence as being as important as technical ability and require EQ testing before hiring.
- **Your physical health.** If you're unable to manage your stress levels, it can lead to serious health problems. Uncontrolled stress can raise blood pressure, suppress the immune system, increase the risk of heart attack and stroke, contribute to infertility, and speed up the aging process. The first step to improving emotional intelligence is to learn how to relieve stress.
- **Your mental health.** Uncontrolled stress can also impact your mental health, making you vulnerable to anxiety and depression. If you are unable to understand and manage your emotions, you'll also be open to mood swings, while an inability to form strong relationships can leave you feeling lonely and

SEE **EMOTIONAL** page 14

VIEWPOINTS

By Mark Schauer

From short drives to San Diego to foreign adventures, many members of the YPG family have one particular vacation that stands out in their minds. We asked members of the workforce about the best summer vacation they were ever on.



Cesar Ramirez, Test Officer

I went to Germany late last summer. I stayed from September into October, mainly in Munich and Stuttgart, with friends I had made when I did an internship at BMW. I saw museums and went to a real Oktoberfest.

Nadia Rubio, Data Collector

My favorite summer vacation was a trip we took to Disneyland and Universal Studios in California when I was in grade school with my parents and siblings. I liked both parks equally. I loved the rides and the characters: my favorite character was Woody Woodpecker, and I still have a photo of me with Woody.



Ernie Flores, Test Vehicle Operator:

I went to Guadalajara for 10 days in the middle of July, two years ago. It was 72 degrees and everything was green, so it was very nice compared to summer here. We spent a lot of time with my wife's family and saw a 16th century cathedral.

Getting the bang for your bucks!

C FUND Common Stock Index Investment Fund	S FUND Small Capitalization Stock Index Investment Fund	I FUND International Stock Index Investment Fund	F FUND Fixed Income Index Investment Fund	G FUND Government Securities Investment Fund
<p>? What It Is: A fund containing stocks of large and medium-sized U.S. companies</p> <p> Benchmark Index: Standard & Poor's 500 Stock Index</p> <p>PROS: Potential for high investment returns over the long term</p> <p>RISKS: Can be volatile depending on stock market performance</p>	<p>? What It Is: A fund containing stocks of small to medium-sized U.S. companies</p> <p> Benchmark Index: Dow Jones U.S. Completion TSM Index</p> <p>PROS: Potential for high investment returns over the long term</p> <p>RISKS: Can be volatile depending on stock market performance</p>	<p>? What It Is: A fund containing international stocks from more than 20 developed countries</p> <p> Benchmark Index: Morgan Stanley Capital International EAFE Stock Index</p> <p>PROS: Potential for high investment returns over the long term</p> <p>RISKS: Can be volatile depending on stock market performance. Returns also depend on the value of the U.S. dollar.</p>	<p>? What It Is: A fund containing Government, corporate, and asset-backed bonds</p> <p> Benchmark Index: Barclays Capital U.S. Aggregate Bond Index</p> <p>PROS: May earn returns that are higher than money market funds over the long term with relatively low risk</p> <p>RISKS: Bond prices fall when interest rates rise. Bonds may be repaid early, reducing your returns.</p>	<p>? What It Is: A fund containing Government securities that are specially issued to the TSP</p> <p>PROS: Does not lose money; has a consistent but relatively low investment return</p> <p>RISKS: Your money may not grow enough to meet your retirement needs or outpace inflation.</p>



We offer 5 core funds that you can customize based on your comfort level...

For more comprehensive information, visit the Forms & Publications section of tsp.gov and scroll to "Fund Sheets at a Glance."

The TSP recently put out information that 85.7 percent of FERS employees "participate" under the agency's definition, meaning that they make at least some personal investment-which in turn makes them eligible for matching contributions in

addition to the automatic one percent of salary agency contribution that is made regardless of whether a FERS employee invests out of personal funds. The previous high occurred in 2003; during the intervening period, the rate had slipped a few percentage

points, dropping especially around 2008-2009 during the worst of the financial crisis.

There are FERS employees that do not take advantage of the matching 5 percent in the TSP. They don't realize but they are losing money.

Putting in the 5 percent and getting matching contribution from the government is doubling your money.

There is always excuses, like the kids need braces etc. Many financial

SEE **TSP** page 13



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L 2050 Younger than Age 35	L 2040 Ages 35–44	L 2030 Ages 45–54	L 2020 Ages 55–64	L INCOME Withdrawing soon
What It Is: A mix of core funds designed by our experts	What It Is: A mix of core funds designed by our experts	What It Is: A mix of core funds designed by our experts	What It Is: A mix of core funds designed by our experts	What It Is: A mix of core funds designed by our experts
Consider If You're: Younger than 35 or planning to need your TSP savings in 2045 or later	Consider If You're: Age 35–44 or planning to need your TSP savings between 2035 and 2044	Consider If You're: Age 45–54 or planning to need your TSP savings between 2025 and 2034	Consider If You're: Age 55–64 or planning to need your TSP savings between 2016 and 2024	Consider If You're: Withdrawing now or planning to withdraw from your TSP account by 2015
Strategy: Focused more on the potential for high growth over time than on the preservation of assets	Strategy: Focused more on the potential for high growth over time than on the preservation of assets	Strategy: Aims to provide moderate-to-high growth over time with a low emphasis on preserving your assets	Strategy: Aims to provide moderate growth with a moderate emphasis on preserving your assets	Strategy: Aims to preserve your assets while providing some growth

... and 5 Lifecycle funds that help you navigate investing based on when you'll need your money.

With the exception of L Income, the investment mix of each L Fund becomes more conservative over time. To change your investments, log into the My Account section of tsp.gov and choose "Contribution Allocations" or "Interfund Transfers" on the left.

TSP

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managers and self-made millionaire's today will tell you "PAY YOURSELF FIRST" not doing so will have negative effects on your retirement plan down the road.

One such study, put together a hypothetical outcome based on a plan design similar to the TSP formula for FERS employees, with employer contributions, and an employee starting investing at age 30, with an assumption of a 6 percent of pay investment and annual after-inflation earnings of 4.5 percent. If such an employee suffered just a 1.5 percent leakage (meaning they took a loan

on the TSP or put in just 1.5 percent less) of assets each year, the result would be a 25 percent decrease in the account size at age 60.

The other "pitfall" of the investor is not having the right mix. If you only have your 401(k) invested in the "G" fund you are losing money. The "G" fund over the last five years only returned just over 2 percent, while the "C" fund had a 15.5 percent return over that same period. <https://www.tsp.gov/investmentfunds/returns/returnSummary.shtml>

This article is not advocating putting all your money in the "C" fund, however, you should have a healthy mix so that your investments can work for you!

Above is a TSP Fund Card to give you an idea what each fund does and a URL that shows the rates of returns the last five years, one year, etc.

Take a moment today and look at your TSP and make sure it is the right mix and you are getting the bang for your bucks!

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EMOTIONAL

FROM PAGE 11

isolated.

• **Your relationships.** By understanding your emotions and how to control them, you're better able to express how you feel and understand how others are feeling. This allows you to communicate more effectively and forge stronger relationships, both at

work and in your personal life.

All information to the brain comes through our senses, and when this information is overwhelmingly stressful or emotional, instinct will take over and our ability to act will be limited to the flight, fight, or freeze response. Therefore, to have access to the wide range of choices and the ability to make good decisions, we need to be able to bring our emotions into balance at will.

Memory is also strongly linked to emotion. By learning to stay connected to the emotional part of your brain as well as the rational, you'll not only expand your range of choices when it comes to responding to a new event, but you'll also factor emotional memory into your decision-making process. This will help prevent you from continually repeating earlier mistakes.

To improve your emotional

intelligence - and your decision-making abilities - you need to understand and manage your emotions. This is accomplished by developing key skills for controlling and managing overwhelming stress and becoming an effective communicator.

Emotional intelligence (EQ) is built by reducing stress, remaining focused, and staying connected to yourself and others. You can do this by learning key skills. The first two skills are essential for controlling and managing overwhelming stress and the last three skills greatly improve communication. Each skill builds on the lessons learned in practicing the earlier skills and include:

- The ability to quickly reduce stress in the moment in a variety of settings
- The ability to recognize your emotions and keep them from overwhelming you
- The ability to connect emotionally with others by using nonverbal communication
- The ability to use humor and play to stay connected in challenging situations
- The ability to resolve conflicts positively and with confidence

The key skills of emotional intelligence can be learned by anyone, at any time. There is a difference, however, between learning about emotional intelligence and applying that knowledge to your life. Just because you know you should do something doesn't mean you will—especially when you become overwhelmed by stress, which can hijack your best intentions.

In order to permanently change behavior in ways that stand up under pressure, you need to learn how to overcome stress in the moment and stress in your relationships by remaining emotionally aware. This means that you can't simply read about emotional intelligence in order to master it. You have to experience and practice the skills in your everyday life.



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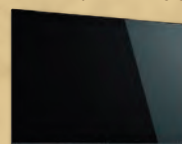
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