



## IN THIS ISSUE

Get to Know PM TRADE's Newest Leader... Page 2

STRI Represents U.S. at MSPO Conference... Page 5

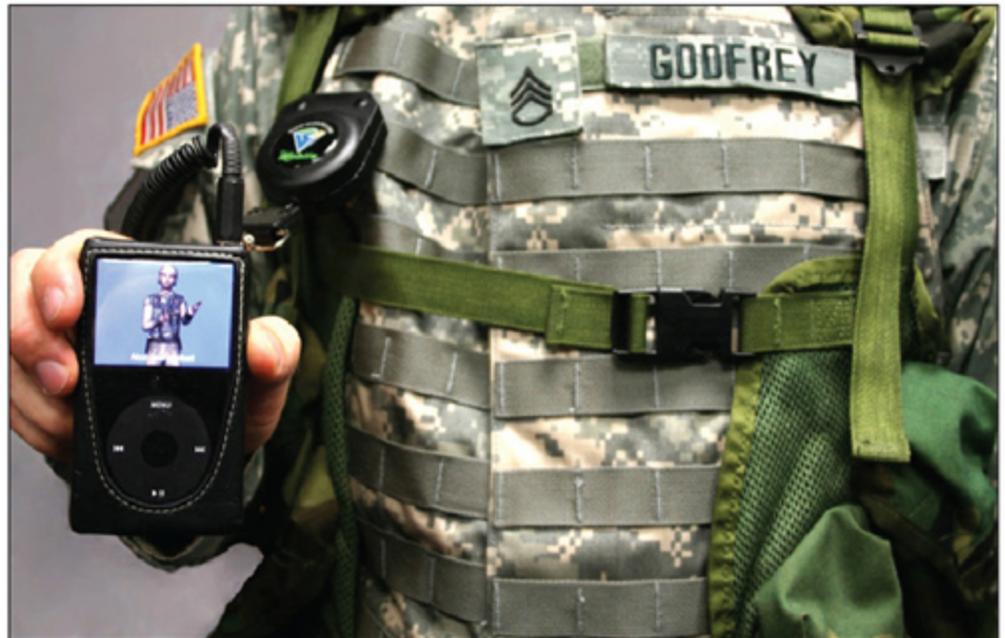
JADL Co-Laboratory's Implementation Fest Recap ... Page 6

Medical Simulation Center Impresses Fort Bliss... Page 7

## WORTH REPEATING

“Through an accident of birth we are American citizens. We grew up in an incredible nation that allows us to be literally anything we want. To pay back the opportunity is a price that is worth the nation considering.”

— Gen. Peter Pace, chairman of the Joint Chiefs of Staff, told servicemembers at a Town Hall meeting, Aug. 14.



Courtesy Photo/Vcom3D

The Program Executive Office for Simulation, Training and Instrumentation recently fielded a tool that will help Soldiers effectively communicate in Iraq when translators are not available. The Soldiers can use the device in two different ways; they can either employ the technology to learn the languages themselves or directly show the animated avatar to the local population.

## Soldiers Ready to Deploy Get iPod-based Translators

By Kristen Dooley, PEO STRI Public Affairs

When the Soldiers from the 10th Mountain Division deploy to Iraq this fall, they will be equipped with a state-of-the-art language and cultural handheld-translator fielded Aug. 29 by the U.S. Army Program Executive Office for Simulation, Training and Instrumentation (PEO STRI). The new iPod-based technology, called the Vcommunicator Mobile LC, will allow the Soldiers to effectively engage with the local Iraqi population.

PEO STRI saw the importance of quickly acquiring and fielding this device as the military is currently experiencing a severe shortage of human translators in theater. For that reason, PEO STRI made an initial award of \$676,000 for 320 devices to an Orlando-

based education, training and communication company, Vcom3D. The first 130 devices were fielded to the 1st Brigade Combat Team at Fort Drum, N.Y.; the second half were delivered Sept. 15 to the 4th Brigade Combat Team at Fort Polk, La.

The device provides Soldiers with the ability to converse in Iraqi Arabic and Kurdish languages while portraying the correct cultural mannerisms. The Soldiers can use the Vcommunicator for training during downtime and also for utilization in practical applications when engaging with the Iraqis during a mission.

One of the Soldiers assigned to PEO STRI, Staff Sgt. Dennis Godfrey, got the chance to experience the Army's newest language and cultural training tool.

# Q&A: Colonel Fred Mullins Project Manager Training Devices

By Kristen Dooley, PEO STRI Public Affairs



U.S. Army Photos/Doug Schaub

## Col. Fred Mullins PM TRADE

*Before his assignment to the Program Executive Office for Simulation, Training and Instrumentation (PEO STRI) as the Project Manager for Training Devices (PM TRADE) in July 2007, Col. Fred Mullins served in many capacities across multiple acquisition disciplines.*

*He was the assistant project manager for Communications, Command, Control and Intelligence in the Enhanced Fiber Optic Guided Missile Program Office, the Pentagon staff officer in the Chief Information Office, and the director of the Fort Lee, Va., Engineering Office. He was also the product manager for Combat Training Instrumentation Systems (CTIS) for PEO STRI before his assignment as the deputy director of the U.S. Army Acquisition Support Center.*

*He also served in key staff positions as the aide-de-camp to the commander of Fort Leonard Wood, Mo., commandant of the U.S. Army Engineer School, and executive officer to the director of programs and architecture in the Chief Information Office.*

*In addition to receiving a bachelor's degree in mathematics at the University of North Carolina – Pembroke, Col. Mullins holds a master's degree in computer resource management. He is a graduate of the Army Command and General Staff College, Defense Systems Management College and the Senior Service College Fellowship Program at the*

*University of Texas-Austin. He is an Acquisition Corps member and is certified in program management.*

*His military awards include the Meritorious Service Medal (4 OLC), the Army Commendation Medal (3 OLC), the Army Achievement Medal (OLC), the Global War on Terrorism Medal, Parachutist Badge, Air Assault Badge, and Department of Army Staff Badge.*

**Q.** First and foremost, welcome back to PEO STRI. How does it feel to have returned not only to PEO STRI, but also to PM TRADE?

**A.** It feels great to be back at PEO STRI and in Orlando. Having served as PM CTIS from 2002 to 2004, having worked with all the Combat Training Centers (CTCs), and seeing a myriad of PEO STRI programs associated with each has proven to be an invaluable experience now that I'm the project manager for PM TRADE.

**Q.** Where were you assigned before coming back to PEO STRI? What were your roles and responsibilities there? How are they applicable to this job as the Project Manager (PM)?

**A.** After departing PEO STRI in 2004, I attended the Senior Service College Fellowship Program (SSCFP) at the University of Texas-Austin. After the SSCFP, I was assigned to the U.S. Army Acquisition Support Center (USAASC) as the deputy director. As the deputy, I worked directly for USAASC's director

and the MILDEP (military deputy) in overseeing the management of six divisions, namely Resource Management, Human Resource Management, Program Structure, Strategic Communications, Strategic Plans and Analysis and Acquisition Career Management, and three Customer Support Offices.

The most important experience gained while serving at the USAASC has been an insight into the processes that ensure we will always have a professionally trained, relevant and ready acquisition workforce that supports the best Army in the world. As a PM, this will allow me to offer my people insight into what goes into the management of people, training, and budgets that enable us to become better acquisition professionals.

**Q.** What advice can you offer our industry partners to better help PM TRADE fulfill its mission?

**A.** Our industry partners need to compete in producing the best equipment that is interoperable at the sub-system level, reliable, maintainable, and sustainable with lower production and sustainment costs.

Continued on page 4



# SEC. GATES, GEN. PACE VOW TO PURSUE, DEFEAT 9/11 PERPETRATORS

By Gerry J. Gilmore, American Forces Press Service

Defense Secretary Robert M. Gates told grieving family members at the Pentagon's west wall that the military would continue to pursue and defeat America's enemies, especially terrorist organizations such as al Qaeda, which instigated the Sept. 11, 2001, attacks.

Marking the sixth anniversary of the terror attacks, Sec. Gates and Marine Gen. Peter Pace, chairman of the Joint Chiefs of Staff, addressed about 150 family members of the 184 people who died at the Pentagon when hijacked American Airlines Flight 77 crashed into the building's west wall.

Afterward, the two leaders placed a tribute wreath near the blackened limestone slab inscribed with the date of the attacks.

"Today the entire nation joins with you," Sec. Gates told the family members. "You have never been and never will be alone in your sorrow."

The secretary acknowledged the passage of time could "never fully dull the pain"

felt by the grieving family members.

Nearly 3,000 people died during the terrorist attacks at the Pentagon, the Twin Towers in New York City, and aboard another hijacked airliner that crashed into a Pennsylvania field.

The fallen "are members of our nation's family," Sec. Gates said. "They'll always be honored as such."

The terrorists responsible for the Sept. 11 attacks will never have peace again, "for we will hunt them down relentlessly and without reservation," Sec. Gates vowed.

Echoing the secretary's resolve to confront and beat terrorism, Gen. Pace declared that the 2.4-million-member U.S. military is committed to defeating America's enemies wherever they may be.

There's no question the United States is engaged in a global war against terrorism, Gen. Pace said. "The enemy has declared war on us," he said.

America's armed forces are carrying on the battle against terrorism "out of respect for those who've died here and those who've died since in serving this great nation," Gen. Pace said.

The survivors cannot touch departed loved ones lost in the attacks or during the ensuing war on terrorism, the general acknowledged. But, he vowed that military members "will serve this nation in their honor."

Mazie Lawson was one of the estimated 150 victims' family members who attended the ceremony.

Wiping back tears,



U.S. Army Photo/Cherie A. Thurlby

Marine Gen. Peter Pace, chairman of the Joint Chiefs of Staff, addresses the audience during a Sept. 11, 2001 remembrance and wreath laying ceremony with Defense Secretary Robert M. Gates at the Pentagon, Sept. 11, 2007.

Lawson told reporters she was having a "bad day," as she visibly grieved for her daughter, Cecelia E. Richard, an Army civilian employee who perished when the terrorist-hijacked airliner crashed into the Pentagon.

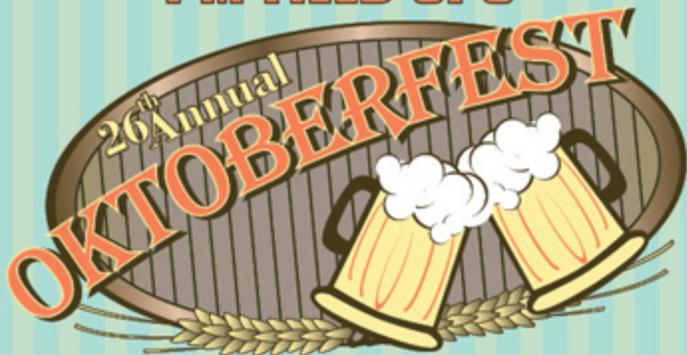
"Some people will say they want closure," Ms. Lawson remarked. "I never want closure, because to me the word closure means to forget, and I don't want to forget my baby girl." ■

“There’s no question the United States is engaged in a global war against terrorism. The enemy has declared war on us.”

— Marine Gen. Peter Pace, chairman of the Joint Chiefs of Staff

FRIDAY • OCTOBER 12, 2007

PM FIELD OPS'



\$13.00 per person | \$25.00 per couple

For tickets contact:

Wallace x3743    Danni x3786  
Darlene x3931    Pat x3741  
Carmen x3701    Anita x3716

Live Music.  
Good Food.  
Cold Beverages.

American Legion Post  
SANFORD, FLA. • 6:00 P.M.



**Q.** What can your PM shop do to improve the training that the U.S. Army Soldiers currently receive in order to better engage in the current and future combat operations?

**A.** We will continue to challenge industry in making technological advances in communications and electronics in addition to producing smaller, lighter and easy-to-install components that is as transparent to the user as possible.

**Q.** What's one thing about PM TRADE that the workforce probably does not know?

**A.** The original PM TRADE charter goes back to Dec. 23, 1974, making this the oldest PM among all other PEO STRI organizations.

**Q.** Under your tenure, what is the future of PM TRADE?

**A.** The future of PM TRADE is bright. We have programs that will enable our CTCs and home stations to train with more realism than ever before. Our MILES (Multiple Integrated Laser Engagement System) equipment is now instrumentable and will soon be transitioning from a laser-based system to what we call OneTESS

(One Tactical Engagement Simulation System) that fires an electronic bullet that will have a non-line-of-sight kill and be-killed capability.

We are fielding Digital Range Training Systems that will enable Soldiers to train more like they actually use their systems in combat. We are enabling Soldiers to be better trained in neutralizing the effects of IEDs (Improvised Explosive Devices) with the use of electronic equipment that will prevent them from exploding. And we are fielding new or enhanced instrumentation system capabilities to our CTCs that will add to the fidelity of After Action Reviews.

**Q.** In your opinion, what's best about being a U.S. Soldier?

**A.** Being able to proudly wear the uniform and serve in the best Army in the world. ■



Courtesy Photo

PM TRADE equips Soldiers with live training solutions, such as the Miles Integrated Laser Engagement System (MILES) pictured above. The next generation of MILES will no longer be laser-based, but rather fire an electronic bullet.

# Celebrate Diversity Day

OCTOBER 18

9:00 a.m. - 2:30 p.m.

@ Warfighters Park

Come and experience a variety of diversity workshops, cultural song and dance, ethnic foods and booths that represent cultures from all over the world!

Lunch will be catered by the Chiefs' Association.

## Cultural Booths:

- African American
- American Indian/Alaskan Native
- Asian/Pacific Islander
- European
- Hispanic
- Individuals with Disabilities
- Men and Women in the Military
- Middle Eastern

## Workshop Topics:

- Experiences as Hispanic Female in Government -- Lorraine Castillo, PEO STRI
- Communication Across Generations -- James Lambright, Jr., Defense Equal Opportunity Management Institute
- Employment and Working with Vision Impaired Individuals -- Diane Kettis and Lee Vaneepoel, Lighthouse Central Florida

# LATEST VERSION OF ARMY COMBAT SHIRT DEBUTS

By Debi Dawson, PEO Soldier Strategic Communications Office

The flame-resistant ACS is in development for use under body armor. It is designed to replace two layers, the Army Combat Uniform jacket and moisture-wicking t-shirt, thus reducing bulk and heat stress.

"As providers of the world's best equipment to the world's best Soldiers, we collect and rely on Soldiers' input and ideas to constantly improve all of our products," said Brig. Gen. R. Mark Brown, program executive officer Soldier. "All of our clothing and equipment is battle-proven and live-fire tested. Those labels can't be earned in a laboratory."

The ACS features a mock-turtleneck, long sleeves in the universal camouflage pattern, flat seams that reduce bulk and chafing and built-in anti-abrasion elbow pads. The shirt is moisture-wicking, anti-microbial and odor-resistant.

The latest version of the shirt includes upgrades based on Soldier feedback collected since the shirt was first distributed in the spring for limited-user evaluations.

"Even though we developed the Army Combat Shirt to be lighter, more comfortable and breathable, we listened to Soldiers who tested it and said they wanted it to be even

more breathable and comfortable," said Maj. Clay Williamson, assistant product manager for clothing and individual equipment. "The fabric that made up the torso of the ACS was replaced with a fabric that provides breathability that is off the charts."

To retain modesty, however, the original fabric was maintained in the mid-chest area. Both fabrics have a four-way stretch.

Another change that increased breathability was replacing the elastic cuffs designed to keep out sand with adjustable cuffs similar to ACU jacket cuffs. The cuffs can be loosened for ventilation or tightened to keep out sand and other debris. Changes were also made to the neck band.

Although the ACS was designed to be worn under the Interceptor Body Armor, test participants noted the short breaks between patrols made it impractical to change into the ACU jacket. They wanted changes to the ACS that would identify them and their unit. In response, hook and loop tape was added to the right sleeve to accommodate a name tape, rank and infrared flag. The left sleeve also sports hook and loop tape for a unit patch.

The ACS with the most recent improvements will be available in late September for follow-on user evaluations. The

shirt is still a developmental garment, and further fielding will be determined by the Department of the Army. ■



U.S. Army Photo/PEO Soldier

The new Army Combat Shirt is in development for use under body armor and is designed to be as breathable and comfortable as possible.

# PEO STRI EXHIBITS IN POLAND

By John Daniele, Deputy Customer Support Executive

The Program Executive Office for Simulation, Training and Instrumentation (PEO STRI) participated in the Polish Land Forces Exhibit, otherwise known as MSPO, Sept. 3 through Sept. 6 in Kielce, Poland.

Representing the lead nation, PEO STRI played a prominent role by demonstrating an integrated live and constructive simulation capability as part of a live battle drill carried out by the Polish Land Forces at the opening event of the exhibition.

With support from industry partners, SAIC and SAAB Training USA, the entire exercise was modeled in One

Semi-Automated Forces (OneSAF) prior to the actual event and live entities were instrumented with SAAB's Exportable Combat Training Capability (CTC). The Exportable CTC system tracked and recorded the movement and engagements of all friendly and opposing forces and delivered it to the OneSAF system in real-time.

At Maslof Airfield where the exhibition occurred, PEO STRI presented a briefing on the live and constructive capability to Polish senior officials including the Deputy Prime Minister, Minister of Defense and Commander of the Land Forces. The Honorable Claude Bolton, Ambassador Victor



Ashe and representatives from six other Army PEOs attended the event on behalf of the U.S. Additionally, the event was captured through live video and played back in the U.S. pavilion theater during the course of the exhibit. ■



# DoD's Distributed Learning Community Addresses the Future of Computer-based Instruction

By Kristen Dooley, PEO STRI Public Affairs

Implementation Fest, the Joint Advanced Distributed Learning (JADL) Co-Laboratory's annual conference, brought together approximately 300 military, industry and academic professionals to discuss the new capabilities supporting the United States Armed Forces' internet-based learning needs. The conference, held Aug. 28 through Aug. 30 at the Rosen Centre Hotel in Orlando, Fla., is the Department of Defense's (DoD) premier event for the distributed-learning community.

"It's the collaboration, the discussions, the 'oh, I didn't know you were doing that' that takes place here which is very hard to replicate in distributed learning," said Jean Burmester, director of the JADL Co-Laboratory in Orlando, Fla. "You, the services and the contractors, are making significant progress in distributed learning. It's the innovation, the quality of training and education, and the tracking of the training that are making this success possible."

The yearly event, hosted by the Orlando-based JADL Co-Laboratory in cooperation with the National Defense Industrial Association, provides an in-depth analysis of the state-of-affairs surrounding the military's internet-based instructional tools. It also highlights the significant challenges facing our military around the globe and how to more efficiently provide distributed learning to Soldiers, Marines, Sailors, and Airmen—and provide it anytime and anywhere.

To highlight the importance of the conference's overall distributed-learning theme, military personnel who recently returned from combat shared their insights on the quality of training and education they received before and during their deployments.

"The training that I've gone through and the training that we bring to the fight to enable the Iraqis is vital," said U.S. Coast Guard Lt. j.g. Joseph Vermette, whose unit was responsible for training 2,000 Iraqi troops to protect their oil platforms.

"Traditional training facilities are not available, so computer-based training is essential."

Another Warfighter offered his insight to the distributed learning community:

"A Soldier can make time for training and in fact, it's something they lust for," said Army Sgt. 1st Class Gregg Ramsdell. "Duty, honor, country—those are three words they live by and training helps them to fulfill those words."

In addition to the Warfighters' presentations, senior officials from the Office of the Secretary of Defense (OSD), including Dan Gardner, director of Readiness and Training, addressed the ADL stakeholders to provide an update of OSD's perspective on distributed learning.

"We've certainly come a long way. It's really getting exciting now and our community demands [distributed learning].

We still have a way to go to reach seamless and integrated solutions. We

want to replicate that battlefield, replicate that theater of operation as realistic as we can in an integrated fashion before [the Warfighters] have to deploy," Gardner said.

"The Implementation Fest was a tremendous success," said Dean Marvin, senior military analyst for the JADL Co-Lab in Orlando. "One attendee noted that this conference is 'the' conference of the year for the ADL community, so it is critical that each participant receives the 'top-down' briefings as well as the grassroots 'how to' information that drives improvement in the distributed learning environment." ■



U.S. Army Photo/Doug Schaub

The Joint Advanced Distributed Co-Laboratory held the annual Implementation Fest Aug. 28 through Aug. 30 at the Rosen Centre Hotel in Orlando, Fla.



# FORT BLISS FEATURES PATIENT SIMULATORS

By Maj. Deanna Bague, Fort Bliss Public Affairs

The Fort Bliss Medical Simulation Training Center (MSTC) held an open house to mark its official opening July 19. Four human patient simulators took center stage at the event.

These simulators are the most innovative training tools Soldiers will use to train on for combat lifesaver skills, said Joe Ricondo, Jr., senior military clinical educator for the Military Education and Government Systems and Programs.

The simulators are physiologically driven. What this means, said Ricondo, is they breathe, they live and die like any human being.

"[Dying] is dependent on the Soldier's intervention—what he or she does or doesn't do to the simulator," Ricondo said.

These computerized human replicas allow Soldiers to practice combat lifesaver skills in various scenarios under simulated battlefield conditions.

"One example is the below-the-knee traumatic amputation," Ricondo said. "It'll get the Soldier to see what an arterial bleed looks like and see what happens when they don't treat it accordingly, and how physiologically [the simulator] will change."

Staff Sgt. Catherine Hannah, B Battery, 3rd Battalion, 6th Air Defense Artillery Brigade, was tasked with assessing a wound consisting of a severed leg. She applied a tourniquet to stop the bleeding. She said treating mock injuries on human simulators is the most practical way to prepare Soldiers for medical care on the battlefield.

"The dummy bleeds," said Hannah. "It's very realistic—dark, red goopy blood. When you put the tourniquet on, you check to make sure the bleeding stops and you drive on with your mission."

The Soldier will watch the simulator deteriorate or crash if they fail to apply proper lifesaving techniques, Ricondo said. But more importantly, the Soldier can see what happens when there is a positive intervention.

"When the Soldier puts a tourniquet on the simulator and sees the stoppage of [blood] flow, they can see how much it

takes to tighten down a tourniquet [properly]," said Ricondo.

The Soldier's interventions are monitored and recorded at the master-patient monitoring station. Soldiers engaged in the training with the simulators do not interact with the trainers. The Soldiers have been taught everything they need to know up to this point.

Kevin Williams, the site manager of the Fort Bliss MSTC, said once the Soldier learns all the skills that are needed to help save lives, he or she is tested on their abilities.

"We're sitting in a control room watching, facilitating and doing an observer-controller type methodology of training," said Ricondo. "We're not going to lead them or hold their hand through the training. We're actually validating at this point."

Sgt. Robert Ornelas, B Battery, 1st Battalion, 56th Air Defense Artillery Brigade, was evaluated on his ability to perform a chest decompression by inserting a catheter needle in the simulator's chest. Ornelas said he felt he was in the middle of a combat zone. I had to take care of this simulated patient and remain calm despite all the noise and commotion, said Ornelas. He said he was successful in his treatment. "The simulator lived!"

The center has four different validating rooms, Williams said. Software is hooked up to each human simulator, replicating breathing, bleeding and even speaking. The lights are dimmed, smoke is generated, combat sounds and strobe lights are added for confusion.

"The train as you fight mentality is crucial here," said Ricondo. "We want to set the scene exactly how they're going to experience it in Iraq, Afghanistan and



U.S. Army Photo/Maj. Deanna Bague

Staff Sgt. Catherine Hannah, B Battery, 3rd Battalion, 6th Air Defense Artillery Brigade, applies a tourniquet on a human patient simulator, while Sgt. Robert Ornelas, B Battery, 1st Battalion, 56th Air Defense Artillery Brigade inserts a catheter needle.

elsewhere. Our physiologically driven model is set up for that purpose."

Every intervention done by the Soldier is logged, to include administering drugs. The simulator will react accordingly, said Williams. If the Soldier takes a long time treating the simulator, it will die just like a real person will die.

"Right, wrong or indifferent, we let the Soldiers do what they're suppose to do," said Ricondo. "If they make a bad choice, we need to let them see the result of that bad choice."

In the event where the simulator dies or crashes, said Williams, the Soldier will be re-trained to improve their lifesaving skills and then get re-evaluated.

Ricondo, who is a Somalia combat veteran, said lessons learned show that typically the combat arms Soldier is the first respondent.

"He's the one who's clearing a house or going through a village," said Ricondo. "Whoever is there at the point of injury is the first respondent."

"There are critical things a combat lifesaver-trained Soldier can do that will keep a wounded Soldier alive."

Soldiers who worked with the human simulators said they feel they are learning critical skills that will increase survivability on the battlefield. ■



# CITIZEN STRI

Since Sept. 23 marks the first day of fall, what do you enjoy most about the season?

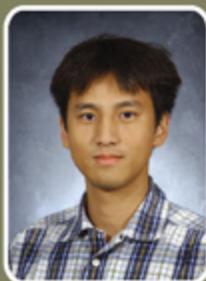


“The thing I enjoy most about the fall is that it marks the beginning of my favorite time of year. It sets the stage for Halloween and Thanksgiving with all the soft and warm colors of the season. And having just arrived here from New Jersey, this year fall means no more shopping for winter clothes!”

- Kim Tedeschi, Acquisition Center

“I like the warm weather and the pre-holiday spirit.”

- Shi Deng, PSG



“Enjoying the fall season means football and big holiday meals! The upside, having just arrived in Florida, I have adopted the UCF team as my own. The downside, no bulky winter clothes to hide holiday weight gain.”

- Ken Tedeschi, Acquisition Center

“It means that college football has started. Go Knights!”

- Brian Kopinski, PSG



U.S. Army Photos/Doug Schaub

Want your opinion heard? Answer September's Question! **“Are you superstitious? If so, about what?”** Send your response to [kristen.dooley@us.army.mil](mailto:kristen.dooley@us.army.mil) and put Citizen STRI in the subject line.

# HOLIDAYS Events

September 17-20

C4ISR Acceleration Conference

September 21

Leadership Development Seminar

October 3

HCA Designation Ceremony

October 8

Columbus Day

October 8-11

AUSA Conference

October 12

Oktoberfest



## Protocol TIP OF THE MONTH

By Marge Hadvavny, Protocol Officer

### Five Tips for Success

1. Watch your body language. Standing tall is a sign of confidence and assertiveness.
2. Put power in your pause. When you are asked a question, wait a couple of seconds before answering. Pausing creates anticipation and gives the impression that you are thinking about what you are going to say next.
3. Pay attention to your clothes. Don't wear anything that undermines your intelligence.
4. Visible body piercing and tattoos look out of place and unprofessional in a majority of workplace settings.
5. Timing is everything. To get what you want in business, you must not view the word, “no” as a means to an end or take it as a personal rejection. Instead of getting discouraged, view it as an opportunity to try asking again at another time when the person is more available to listen to your request, idea or suggestion.

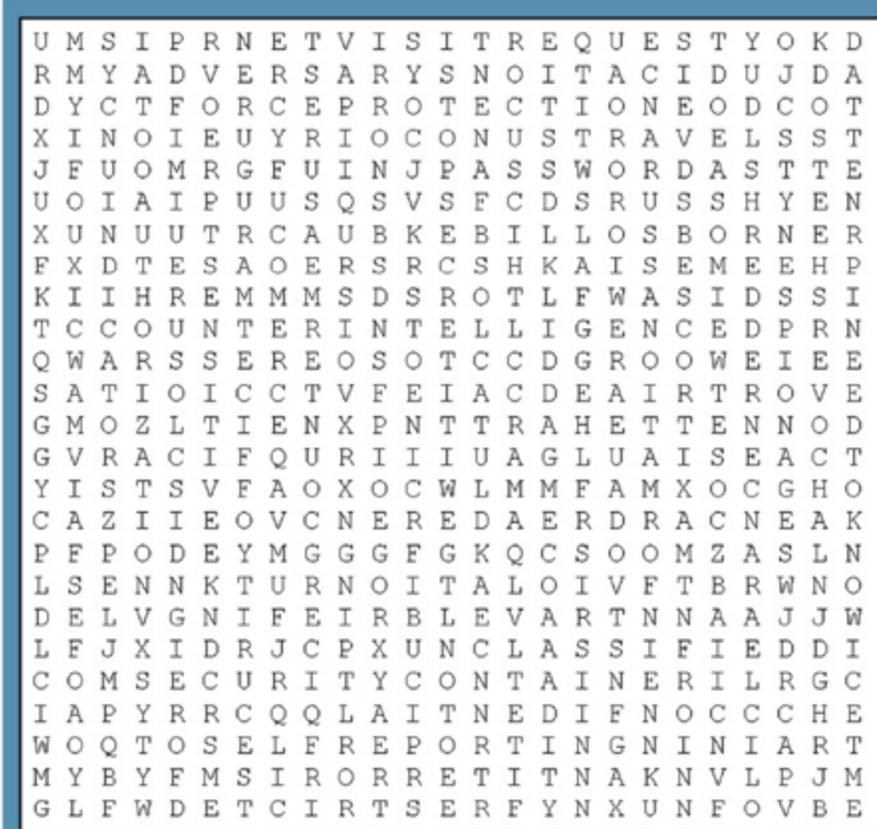
Source:

“To Your Success” by Jacqueline Whitmore from the Protocol School of Palm Beach, Inc.

# SECURITY WORD SEARCH

By Bill Osborne & Donnette Hart, PEO STRI Security Office

ACCESS  
 ADJUDICATION  
 ADVERSARY  
 ALARM  
 ANTITERRORISM  
 AUTHORIZATION  
 BADGE  
 BILLOSBORNE  
 CARDREADER  
 CCTV  
 CLASSIFICATIONGUIDE  
 CLASSIFIED  
 CLEARANCE  
 COMPROMISE  
 COMSEC  
 CONFIDENTIAL  
 COUNTERINTELLIGENCE  
 COUNTERMEASURES  
 COVERSHEET  
 CRITICALINFORMATION  
 DONNETTEHART  
 EQUIP  
 ESCORT  
 ESPIONAGE  
 FORCEPROTECTION  
 FOREIGNDISCLOSURE  
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 INVESTIGATION  
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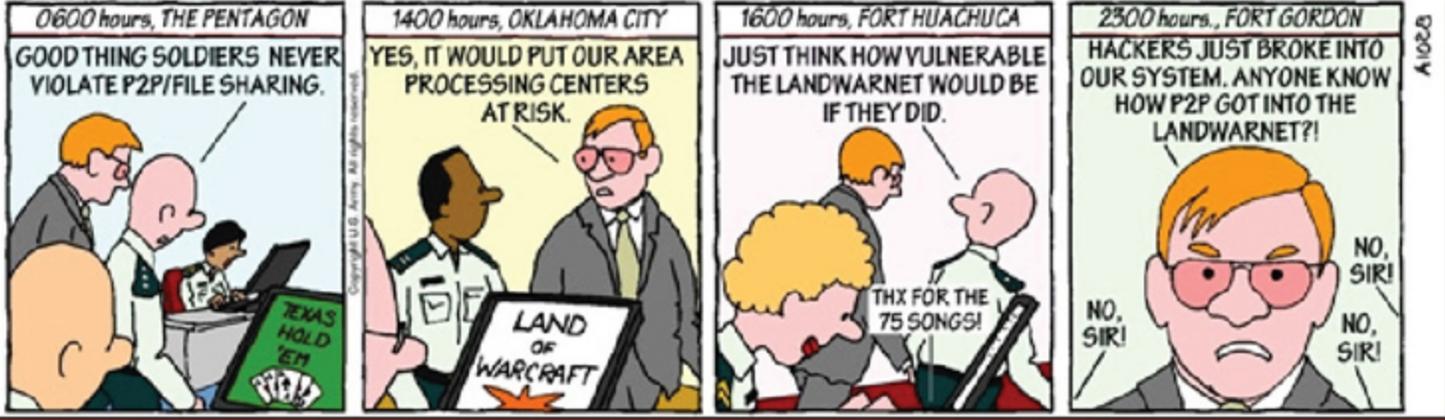
NISPOM  
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 OPSEC  
 PASSWORD  
 PROTECTION  
 REINVESTIGATION  
 RESTRICTED  
 RISK

SAFEGUARD  
 SCI  
 SECRET  
 SECURITYCONTAINER  
 SECURITYOFFICE  
 SELFREPORTING  
 SENSITIVE  
 SHREDDER

SIPRNET  
 THREAT  
 TOPSECRET  
 TRAINING  
 TRAVELBRIEFING  
 UNCLASSIFIED  
 VIOLATION  
 VISITREQUEST

## ON CYBER PATROL

As covered or mandated by AR 25-2



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# What is a Roth IRA and How Does it Work?

By Laura Cushler, Associate Counsel

**W**e have all heard that the federal workforce is “graying” and we can look around (or in the mirror) and see that it is true. As we move toward retirement, saving to pay for our retirement is on our minds. As federal employees, we fall under either the Civil Service Retirement System, otherwise known as the one that provides a “defined monthly benefit,” or the Federal Employee Retirement System, also known as a “cash balance” plan. Regardless of your plan, you can still supplement your retirement savings with an Individual Retirement Account (IRA). This article will address the Roth IRA which features non-deductible contributions, but tax-free gains.

One of the smartest money moves anyone can make, especially a younger employee, is to invest in a Roth IRA. Follow the rules and any money you put into one of these retirement-savings accounts grows absolutely tax free. Yes, you will not owe Uncle Sam a dime as you let your savings accumulate or when you cash it out in retirement. Also, an IRA is more flexible than your Thrift Savings Plan because you can invest it in almost whatever you want, from stocks and mutual funds to bonds and real estate.

If you have not yet opened this gift from Uncle Sam, do it now. You have until your tax return deadline to set up and contribute for the previous tax year. The government sets a limit on how much you can contribute to a Roth—currently up to \$4,000 annually and \$5,000 if you are 50 or older. That means you can invest \$4,000 right now for 2007, giving you a solid start to your savings. The contribution limit rises to \$5,000 or \$6,000 if you are 50 or older in 2008.

The idea of saving on your taxes in the far future may seem a tad obscure, but it really can pay off big. For example, if a 25-year-old contributes \$4,000 each year until she retires and makes an average annual return of 8 percent on her investment, she will have more than \$1.1 million saved by the time she retires at age 65. The best part is that the money is all hers; she will not owe the IRS a cent of it if she waits until retirement to cash out. If that same 25-year-old invested that same \$4,000 a

year in a regular taxable account earning the same 8 percent return, she would only have about \$802,000 after 40 years if her earnings were taxed at 15 percent. That is more than one-fourth less money than if she had gone with the Roth.

## What are the Roth rules?

As with any government gift, the Roth IRA comes with a few strings attached. First, you can contribute to a Roth only if you have earned income from a job. However, it is possible to make too much to contribute to a Roth. You can contribute the full amount as long as your income falls below \$99,000 if you are single and \$156,000 if you are married filing a joint tax return. The contribution limit phases out incrementally if you make between \$99,000 and \$114,000 (single) or \$156,000 and \$166,000 (married-joint). If you expect to exceed the Roth income limits at some point during your career, you should open a Roth while your salary is low enough to get in. If a 25-year-old saved \$4,000 a year for only five years, then did not contribute another dime for the next 35 years because her income was too high, that money would continue to grow to nearly \$385,000 by the time she turned 65. Think of what a nice tax-free bonus that could be in addition to a federal retirement.

## Bonus!

*If the savings power, flexibility and tax-free status aren't enough to convince you of the Roth's virtues, Uncle Sam throws in a few extra perks making the Roth an indispensable tool in your financial life.*

## You can take money out in a pinch.

Although the purpose of a Roth is to save for retirement and your money can grow only if you leave it in the account, you can withdraw your contributions at any time, tax free and without penalty—and you don't have to pay it back, like you would with a TSP loan, for example. Of course, it's best to leave your

money in the account so you can earn more money; and you really should have a separate emergency savings account on standby, but it's nice to know the Roth is there for you if you need it.

Notice that you can only take out your contributions—not your earnings. If you withdraw any of your earnings before age 59½, you will trigger a tax bill on the money and you will have to pay a 10 percent penalty. Ouch!

## You can tap your Roth to buy your first home.

The IRS lets you cash out up to \$10,000 from your Roth IRA tax- and penalty-free, which can include earnings, to help you achieve the American dream. However, the account has to be open for five years first. You could use tax-free money from your IRA to buy a house starting in January 2011. That \$10,000 limit is per person, so couples could withdraw up to \$20,000.

If you do not meet the five-year test, you still can take out the money for your home purchase, but you will have to pay taxes on it. You won't have to pay the 10 percent early-withdrawal penalty, though.

## You can use it to save for Junior's education.

Many new parents do not know whether to save for retirement or the baby's college tuition. Hands down, retirement wins. Student loans and scholarships can pay for college, but there is no such thing to help fund your retirement. Starting a Roth is a great way to cover both bases, just in case.

You can always withdraw your contributions at any time to help pay the bill. If you dip into earnings, you will owe taxes, but you do not have to pay the 10 percent early-withdrawal penalty if you use the money for college. The Roth should not be used as the sole savings vehicle for higher education, but it's nice to know you can use it if you need it.

For more information, see IRS Publication 590 at [www.irs.gov](http://www.irs.gov). ■

# TEAM ORLANDO IN PICTURES



*Courtesy Photo/L-3 Link Simulation & Training*

U.S. Representative Joe Barton of Texas spoke with Lt. Col. Gary Stephens of the Program Executive Office for Simulation, Training and Instrumentation during the ribbon-cutting ceremony for a project that Stephens oversees, the Aviation Combined Arms Tactical Trainer Synthetic Engineering Environment Lab, Aug. 30 in Arlington, Texas.



*U.S. Army Photo/Doug Schaub*

Lt. Gen. ML Naidu, commander of India's Army Training Command, visited the Program Executive Office for Simulation, Training and Instrumentation Aug. 23 for an overview briefing and an assortment of information on live, virtual and constructive simulations.

## IPOD-BASED TRANSLATORS... *Continued from front page*

"In an ideal situation, everyone would have a translator; but with that not always being possible, the Vcommunicator Mobile will help fill the gap," Godfrey said. "Soldiers will now be able to get their point across easier and be able to ask simple yes and no questions. I think the Vcommunicator will definitely help Soldiers communicate better with non-English speaking people in the absence of a translator."

Before Godfrey even tried out the new technology, the Vcommunicator was field tested by the 10th Mountain Division's 1st Brigade Combat Team at the Joint Readiness Training Center at Fort Polk, La. The device received positive feedback in which one of the sergeants of the 1st Brigade Combat Team stated it was incredibly easy to use and puts the "friend in user-friendly." He also said that he was able to use the device with no training or reference to a user's manual.

In producing the Vcommunicator, Vcom3D created an authoring suite that

has the ability to produce realistic, virtual characters that can lip-sync any spoken language while displaying culturally appropriate gestures.

"The ability to learn a new language and also incorporate the highly contextual nuances of the local culture can mean the difference between life and death for our Soldiers deployed to other countries," said Carol Wideman, Vcom3D CEO. "Vcommunicator Mobile seeks to expand the Soldiers' ability to interact with local residents in a respectful and meaningful way." ■



*U.S. Army Photo/Doug Schaub*

Col. Patrick G. Landry, 10th Mountain Division's deputy commanding general for operations, was presented the Vcommunicator Mobile in the Marroletti Conference Room Sept. 13 by Carol Wideman, president and CEO of Vcom3D, and Pete Marion, customer support executive for the Program Executive Office for Simulation, Training and Instrumentation.

Introducing  
*Lt. Col. Ted Perryman*  
 the  
**PEO STRI**  
 Employee Spotlight



U.S. Army Photo/Doug Schaub

By Kristen Dooley, PEO STRI Public Affairs

Lt. Col. Ted Perryman came on board as the Program Executive Office for Simulation, Training and Instrumentation's (PEO STRI) Department of the Army Systems Coordinator (DASC) in July 2007.

He serves as the liaison officer between PEO STRI and the offices of the Assistant Secretary of the Army for Acquisition, Logistics and Technology (ASA(ALT)), the Department of the Army and the Department of Defense. Additionally, he responds to inquiries from ASA(ALT) relating to systems managed by PEO STRI.

Perryman is familiar with PEO STRI's line of business as this is his second assignment to the organization. Previous to spending two years at the Acquisition Support Center at Fort Belvoir, Va., he was an assistant project manager for PEO STRI's Product Manager Ground Combat Tactical Trainers.

"PEO STRI prepares Soldiers for their

mission with unique and timely training solutions," Perryman said.

When asked what his most challenging task as the DASC has been thus far, Perryman joked: "Getting into PEO STRI... Literally. When did the Navy build the fence? If your friendly neighborhood DASC shows up at the front gate, please let me in!"

On a more serious note, he asserts that understanding the process for funding requirements and managing funds at the Army level has been both a challenge and an education.

The challenges are minor to the benefits, however.

"It's very rewarding to get feedback from the Soldiers that one of our trainers made a life-or-death difference to them," he said.

Away from the office, Perryman enjoys spending time in D.C. and the surrounding areas in which he recently celebrated the 400th anniversary of Jamestown, Va. ■

“It's very rewarding to get feedback from the Soldiers that one of our trainers made a life-or-death difference to them.”

— Lt. Col. Ted Perryman  
 DASC

If your business travel takes you to the Pentagon, contact one of your two DASCs—*Kevin Hammond* or *Lt. Col. Ted Perryman*. They can possibly help you work an action, set up a meeting or execute a Management Decision Package.



## Hails and Farewells

### Hails

Sean Barry	PSG
Shi Deng	PSG
Keith Dunn	PSG
Robert Huth	PM TRADE
Jessica Jackson	Acq. Center
Brian Kopinski	PSG
Daniel Lynch	PSG
Stephen Mahr	Acq. Center
Thomas Milton	CIO
Flora Myers	Acq. Center
Kenneth Tedeschi	Acq. Center
Kimberly Tedeschi	Acq. Center

### Farewells

Vickie McDevitt	B00
Raymond Mullins	PSG



## INSIDE PEO STRI

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