

STRESS AND THE MILITARY FAMILY

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To the Graduate and Research Council:

I am submitting herewith a Research Paper written by Jane Frances Baer entitled "Stress and the Military Family." I have examined the final copy of this paper for form and content, and I recommend that it be accepted in partial fulfillment of the requirements for the degree Master of Science, with a major in Counseling and Guidance.


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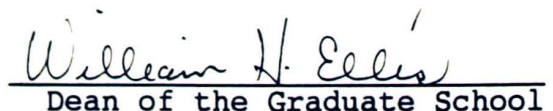

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STRESS AND THE MILITARY FAMILY

CHAPTER 1

Introduction

Stress experienced in the military by service members has been a popular topic for several years. Its popularity has risen in recent years, particularly as Vietnam veterans are recognized during this "coming home" era. But what has received less highlight is the stress experienced not only by present active duty military members, but by the families who support these individuals. These families live a different life than that of their civilian counterparts and are expected to serve in many diversified roles.

Much of the research on stress within the military family has been conducted by military/government personnel and a few civilians (Kaslow, 1984; Ridenour, 1984; Hunter, 1982). Many different types of stress are commonly shared by both the military and civilian communities such as finances, family responsibilities, and career concerns. These authors point out the not-so-common experiences such as frequent and prolonged separations, frequent uprootings due to reassignments every 2-3 years, and increased role strain upon the spouse (Ridenour, 1984). In addition, these families must come to grips with the concept that the military and the mission always come first, in spite of

family plans. And although some military positions are not dangerous such as a unit clerk, families must deal with the fact that the military member could be called upon to work and fight in a war zone (Ridenour, 1984). Often there are feelings of isolation and detachment not only from the extended family and friends, but from the military spouse as well (Kaslow & Ridenour, 1984).

The focus of this paper is three-fold: to present a literature review that emphasizes the different types of stress experienced by the military family, to examine the support systems available to the family specifically at Fort Campbell, Kentucky, including the surrounding community, and to propose recommendations for improvement of services.

CHAPTER 2

Review of Literature

In The Military Family, Kaslow and Ridenour (1984) explore the differences between civilian and military families, the stresses and problems of daily living in the military environment, the number and nature of the challenges encountered, and the supporting systems available and most important to the military family.

Kaslow and Ridenour (1984) describe the service as an extended family system whose work, social and rank structures provide friends, children, parents, and enemies. It demands loyalty and obedience and touches all aspects of the lives of each member. The extended family controls the finances, outside activities, domiciles, shelter, medical care, and other benefits. Through initiation into the military, the couple/family gives the military authority over their lives. A struggle often begins and continues between independence and dependence from and on the system.

Many privileges and benefits go hand in hand with the individual's rank and in some cases, branch and skill identification. This greatly influences not only how the unit may act in mission related situations, but it also has a great impact upon the family. A 1982 study by Orthner and Bowen (cited in Ridenour, 1984) observed how military wives cope with stress in relation to the military members'

position in the rank structure. They found that officers who have made a career commitment to the service will experience more stress in their roles than younger officers who have not yet made a commitment or older officers looking toward retirement. The same can also be applied to the enlisted. In turn the families must deal with the greater social responsibilities in ladder climbing and must be prepared to sacrifice much more than their counterparts who have chosen to leave the service. It is important that the spouses recognize each individual's contribution to this career decision and appreciate how each deals with the additional stresses (Ridenour, 1984).

Military families are consistently confronted with situations that challenge their ability to function as a healthy and whole family unit. Alex R. Rodriguez (1984), Director of the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS), states that "the military family has emerged as a distinctive type with special needs, strengths, stresses, and problems. Its functioning is innately tied to that of its individual members and that of the communities in which it exists."

The children in these families must deal with special challenges and must be able to develop a strong sense of self and adaptive skills that will allow them to move back and forth and between military and civilian social systems.

Military children, or "service brats" as they are commonly referred to, must form new friendships and adapt to new environments every three years or less. They report that their world is never quite stable. Even when they leave for college, they can never be certain where "home" will be when they prepare to return for vacations. The children are expected to behave in a certain manner to help the parent's career and are expected to be friends with children whose parents are of the same rank structure or higher. Often, these children provide the strength and comfort that the parents may need in order to cope with the separations and demands of the job (Rodriquez, 1984).

Rodriquez (1984) states:

The family's ability to adequately cope with stressful situations parallels their individual and collective abilities to: 1. mesh military rules, procedure, attitudes, and values with their own superego; 2. use humor, undoing, sublimation, intellectualization, altruism, creative elaboration, and other higher order mental defense mechanisms; 3. perceive, accept, and integrate insights provided by others that would allow adaptation to difficult circumstances; 4. provide for empathy and open expression and tolerance of feelings and thoughts in family communications; and

5. promote a sense of common identification with social units, and a sense of mutuality, belonging, and caring within the family.

Rodriquez (1984) points out that although one may successfully deal with the stresses within the civilian community, it does not mean that the individual will be able to cope with the multiple stressful situations in the military life. Additionally, military communities differ in their composition, level of strictness, mission requirements, and cultural setting. Military families may experience further stress as they try to adapt to each new military community, particularly if the new community is overseas, and they may not adapt successfully (Rodriquez, 1984). It is important that all individuals connected with the military realize and recognize the impact of moving on each family member and ensure that the degree of impact is lessened as much as possible.

Rodriquez (1984) further states "In contrast to a number of mobile civilian families, most military families have some supports built into moves." For example, they seek similar housing settings, jobs that share similar values and norms. In a study of military children Kenny (1984) noted that military children, on an average comparison with their civilian peers, are intellectually brighter, are less maladjusted, and have less juvenile

delinquency (Rodriquez, 1984). Rodriquez (1984) suggests that military families might utilize support systems more effectively than civilian families due to the particular demands of the military life.

Hunter (1982) highlights additional stresses encountered by the military family. She addresses the military-military family in which both spouses are in the service. These families must deal with child care issues that are particularly distressing when both parents are deployed. The parents may have to endure separations that last up to three years in order to obtain promotions and additional skill qualifications. An individual may be forced to make a choice between the marriage or the career. If one chooses the marriage, additional stresses are added as he/she deals with the loss of identity, resentment, retraining, and lack of a stable income or career.

Hunter (1982) also addresses the "typical" military wife. She states that "the military family appears to change more slowly than its civilian counterpart, and tradition within the military subculture is particularly slow to dissolve." The pressure to conform to the military wife stereotype is still strong in many military assignments. The military wife is expected to participate and contribute to her husband's career. She has more roles to perform, more social responsibilities, and more sole

decision-making. According to Hunter (1982) the military wife's support is one of the most important factors in the man's decision to remain in the service. Although the military is trying to dispel this stereotype, many military wives report that they are included as part of the job evaluation and expected to attend the "coffees" regardless of whether they are a military member or employed in the civilian sector (Hunter, 1982).

Stoddard and Cabanillas (1976) described the most desirable military wife as one who participates in the activities and requirements of the husband's career. She is independent and self-sustaining and responds to the organization's needs rather than her own personal or family needs (Hunter, 1982). Hunter (1982) concludes that "unlike the traditional civilian wife model, military wives have more responsibilities and require more initiative. They deal both with their husband's military career and perform the social roles expected of them as well. As a result, these women are unlikely to contend with much role strain."

Hunter (1982) discusses many of the same topics that Kaslow and Ridenour (1984) cover: frequent moves, the social structure, family roles, and support systems, however, she also focuses on the family health in relation to the demands of the military life. The family separation is sometimes viewed as a crisis during which a family

member may become ill or depressed. Often the wives become depressed and tend to grieve over the separation. Hunter (1982) feels that this grief is analogous to wives' grieving over the death of a spouse. The spouse experiences a similar process, showing shock, emotional release, withdrawal, anger, and depression.

Hunter (1982) found that family reunions can be more stressful than the separation itself. Difficulties following reunion may include who performs tasks within the home, discipline of children, and a basic lack of open communication as both individuals have functioned independently during the separation. She notes that roles may shift during the separation and again upon reunion. For example, the wife may find it difficult to relinquish her control of the family and the husband may feel unneeded and unimportant. Hunter (1982) feels that better readjustment following deployment separations "occurs when the wife perceives that she has grown as a person, and when she actually expects a change in spousal roles upon reunion."

In connection with the frequent separations and transfers, Hunter (1982) points out the additional losses military families face when the spouse is employed in the civilian sector. The spouse forfeits salary, fringe benefits such as insurance (the "government" provides it)

and opportunities for promotion and seniority rights. It is more difficult for the spouse to establish a career due to frequent interruptions. Employers may also be reluctant to hire military family members due to the mobility of the individuals.

Hunter (1982) concludes by stating that "ordinary life stresses are indeed exacerbated by the military lifestyle. Although many of the organizational impacts are negative and create stress for the family, others are positive and serve to strengthen it." The positive impacts will be discussed in the next chapter.

Martin and Ickovics (1987) studied the relationships between marital and military stress and the general well-being of army wives. The demands placed on a soldier leaves little time for family and personnel relationships. These demands include frequent separations, working during all hours while in the field, and spending time keeping up with common skills expected of all military members. As a result of these pressures, conflict often arises between the military and the family for the attention of the soldier-spouse. As pointed out earlier, additional stress results from the constant uprooting of the family and the unavailability of immediate support systems, such as extended family or long-time friends.

These data come from a three-year longitudinal study. Participants were assessed two times, 12 to 15 months apart. The researchers predicted that current marital stress and military life stress would have significant negative relations to well-being. The 277 participants were asked a series of questions about stressful conditions related to their husband's job. (In this study Martin and Ickovics dealt only with the wives of American soldiers because only males are authorized by Congress to serve in combat arms units.)

The self-administered survey instruments were mailed to all participants and were supplemented with personal interviews with one third of the study sample. The questionnaire covered background data and current information about the individuals and included three measures: 1. Military Life Stress, 2. Marital Stress, and 3. General Well-being (Martin & Ickovics, 1987).

The results supported the researchers' hypothesis that Military Life Stress and Marital Stress have independent relationships with the general psychological well-being of army wives. Furthermore, they found that the most important factor in predicting a spouse's well-being is the status of the marital relationship, and that the relationship becomes more important the longer the family remains in the military (Martin & Ickovics, 1987).

Finally, Martin and Ickovics (1987) state that "as marital stress and military-specific stress are reduced, general psychological well-being is increased."

In 1986 Jensen, Lewis, and Xenakis reviewed the literature addressing stress and its effect on the military family. In contrast to other research these authors feel that the conclusion that military families suffer from greater psychosocial difficulties than the civilian community is not well grounded due to inadequate research methodology, intermittent research, and lack of substantial funding. A majority of the research is simplistic and published in inaccessible government documents. Few studies were published in journals.

The researchers recognized that military family research is becoming more popular as the majority of service members are married. They then reviewed the data on the prevalence of military family dysfunction, identified risk factors, and proposed positive approaches to military families. Jensen, Lewis, and Xenakis (1986) found several background factors that may influence the amount of dysfunction in military families. Personality and coping styles of service members may differ from civilians. Those families who choose to remain in the military may be less educated than those who elect to get out and therefore, these families do not experience

unemployment as the civilian sector might. Rank and social status also influence the amount of stress incurred by a family. Additionally, the military provides a supportive network of individuals with similar backgrounds and experiences. However, in spite of this network, service members experience an increased rate of alcoholism as opposed to their civilian counterparts. This may be due to the increased availability and lower cost of alcohol on military installations, boredom (specifically in isolated areas), fear, and family separations (Jensen et al., 1986).

The researchers suggest that military families, unique in composition, generally cope well with military life; however, coping abilities and happiness varies with the rank, income, housing, and other military life-style factors.

In conclusion, one can surmise from the available information/research that:

1. military families deal with problems and demands that are not commonly faced by individuals in civilian communities.

2. military families must develop specific coping skills to deal with these problems and demands which include frequent moves, disruptions of relationships, constant environmental changes, and submission to the military system.

3. it is important for military families to be aware of all these factors so that they can adequately deal with demands of the military life.

4. the surrounding community be aware of the "uniqueness" of the military family and provide effective support systems.

CHAPTER 3

Fort Campbell Support Systems

In the past ten years the military has witnessed a drastic change in its composition; more soldiers are married and have children than at any other time in the military's history. More than 90% of all military couples consist of a male servicemember and civilian wife (Potts, 1990). Twenty years ago the Department of Defense (DOD) had not surveyed the opinions or status of military families. It has only been since the mid-1970's that the Armed Services began to collect data on this group. The challenge facing DOD was to establish policies and programs to benefit the family without compromising the military mission (Potts, 1990).

This rise in military families began shortly after our nation's entry into World War II. The war required a large number of civilians who were better educated than the soldiers of World War I. Many enlisted personnel chose to become officers and were permitted to marry without the permission of a commanding officer, and many men avoided the draft by joining Reserve Officer Training Corp. As the military strength increased so did the number of dependents brought into the military community (O'Keefe, Eyre, & Smith, 1984).

Although it has taken many decades for social services to evolve, the concern for family services stemmed from this increase in personnel that began during World War II (O'Keefe, Eyre, & Smith, 1984). Programs were created to smooth the transition from civilian life to military life, and families were assisted in the areas of housing, medical services, schooling, finances, and other adjustment issues. In addition, efforts were made to help veterans through educational benefits, loans, and job assignments. These assistance programs extended to the Korean conflict, but not to the same extent (O'Keefe, Eyre, & Smith, 1984).

According to officials at the Navy Family Support Program, Washington, D.C., it was during this time period that the concept of the military wife was born. She was encouraged to be independent, flexible, supportive, and competent in any situation. In addition, she was also included in her husband's job efficiency report (O'Keefe, Eyre, & Smith, 1984). The wives began to organize formally into clubs and support groups to provide guidance, ideas, and resources to newcomers. They also volunteered for organizations such as the Red Cross and the Veterans Administration. However, the wives were still left on their own to figure out how to arrange moving transportation, financial assistance, and other benefits (Potts, 1990).

In recent years the most dramatic change in the composition of the military has occurred among enlisted ranks. These soldiers are better educated (due in large part to benefits), slightly older upon entering the service and are marrying earlier in their careers (O'Keefe, Eyre, & Smith, 1984). They no longer need "permission" to marry and their pay has risen enough to make it possible to support a spouse.

In direct response to this surge in military families, the government realized the importance of having healthy, functioning families in relation to combat readiness. Efforts are concentrated towards not only retaining the servicemember, but his family as well. This response has focused in on the particular and unique stresses experienced by family members such as frequent relocations, deployments, separations from extended family members, and increased risk of injury and death (O'Keefe, Eyre, & Smith, 1984).

Commanding officers have responsibility for taking care of the needs of both the soldier and his family. For the past twenty years the military has provided chaplains, medical services, relocation assistance, and wives organizations to help families adjust to the military. As a direct result of the changes occurring in its composition, the military has extended these services in

recent years to include alcohol and abuse counseling, intercultural counseling, financial advisement, and other various programs all established under the Family Support Program. These intensified efforts were part of an attempt of each service to identify needs within the specific branch. In 1980 the Army held a conference to address these issues and as a result, family support centers became mandatory on all installations (O'Keefe, Eyre, & Smith, 1984).

According to O'Keefe, Eyre, and Smith (1984) family support centers function to bring better coordination and relationships between the available resources. They provide a wide variety of services such as counseling, financial assistance, employment guidance for spouses, education, deployment information and assistance, crisis intervention, and programs that address spouse and child abuse. These centers are geared for short-term assistance while the soldier is assigned to the particular post. In addition, these centers also help develop youth programs and child care services.

O'Keefe, Eyre, and Smith (1984) view the centers as providing three general modes of support:

1. direct help or intervention such as short-term counseling or assistance during a crisis;

2. proactive efforts such as workshops or classes on topics of interest and concern to commands, service members, and families; and

3. routine maintenance-support such as the extensive information and referral services provided by most centers.

Litwack and Foster (1981) noted that the most important issue military support services deal with is that of loss. When an individual joins the service, he/she immediately experiences a loss of identity and self as he/she integrates into the regimentation of the system. Other "losses" follow; loss of family support network, home town friends, control, and finally, loss of friends due to military related missions. The lack of adequate support compounds these issues, especially when the installation provides weak family support systems (Litwack & Foster, 1981).

In addition to the family support centers, each service branch has developed specific programs to deal with issues unique to that branch. Separation is particularly difficult to deal with especially in the Navy (Thiers, 1987). Sailors are deployed more frequently and for longer periods of time than in any other service. As a result, the Navy provides predeployment briefings/counseling for the sailors and families, and begins counseling these

families on reunion issues several weeks in advance of the sailor's return (Thiers, 1987). The army also provides similar services but it is not mandatory, nor is it as consistent from unit to unit as this program is in the Navy (Thiers, 1987).

A growing area of concern within the family support center is assistance to dual service couples. At present the only formal assistance to these couples is through the Joint Spouse Program which seeks to assign couples to the same geographical area, no more than 50 miles apart, or to limit separations if the distance is further (Schneider, 1986). According to Schneider (1986) the success of this program varies from service to service and rank to rank. She states that "success also varies with the military specialties, political skills, and flexibility of the married couples." If the jobs of the married couple are compatible, their assignment together is generally assured. If the couple has learned to develop their own options and present a number of viable choices to the assignment officer, or if they will accept unpopular assignments, they greatly improve their chances of staying together. The couple must determine the cost-benefit ratio of sacrificing career opportunities in order to live together. Overall, the military fears the loss of good soldiers who are highly

skilled and dedicated but who will not accept long-term or frequent separations from their spouses (Schneider, 1986).

Howe (1983) feels that the military has become very sensitive to the issues of medical and legal assistance, adjustments, separations, frequent moves, and the general stress associated with military life. The initiatives in support of families through service centers are having a positive and significant impact on the quality of life not only for the spouses, but for the children as well. Howe (1983) states that:

"the attention given to the needs of military families by Congress reflects a healthy concern on the part of the nation for military families. This concern is justified. The ability of the nation to maintain a strong military force depends upon the well-being of its family members."

Many family services are provided on Fort Campbell for active duty, reserve, retired soldiers and military families. The following is a review of those services available, a short summary of their functions, and a critique (denoted by *) of the particular service provided. Much of this information can be found in the Fort Campbell Courier (1990) which is published on a weekly basis or by checking the phone book.

1. Army Community Service (ACS): serves as the primary information and assistance center; provides a myriad of services to include:

a. Welcome packets to sponsors/newly arrived soldiers and families (See Appendix). These packets include information about the surrounding communities, housing, in-processing procedures, utilities, history of the installation, essential phone numbers and other important items.

b. Finance counseling to include budgeting, dishonored check procedures, loan applications, indebtedness, savings programs, tax preparation, and car buying services.

c. Employment counseling for family members to assist them in finding jobs in the communities and to provide training programs. A job board listing jobs open for unskilled individuals is available.

d. Loan closet provides household items to newly arrived families for a 90 day period.

e. Briefings for units reference all available resources on post.

f. Outreach programs for trailer parks. Volunteers visit a different trailer park each week to distribute post information.

g. Spouse Abuse Shelter provides up to two weeks of protection for the victim and family. Weekly individual and group counseling is available for as long as the victim feels is necessary after leaving the shelter.

h. Waiting Families group meets twice each month to provide support to those families whose sponsor is on an extended temporary duty or unaccompanied tour.

2. Red Cross: provides emergency assistance as outlined by the Red Cross charter to include emergency notification to families, financial assistance, and blood donations. Provides training for all volunteers and sponsors classes for water safety, childbirth, baby-sitting, CPR, swimming, first aid, and disaster response.

*According to Delavan (1990) the Red Cross has difficulty maintaining a large force of volunteers. This lack of participation is due in part to the inability of the Red Cross to reimburse the volunteers for child care satisfactorily (Delavan, 1990). The present policy allows the service to reimburse individuals for only eight hours of child care for only one child at no more than \$1.50 an hour. Additionally, Delavan noted that the Red Cross does not have the necessary individuals to serve on the disaster relief team. This is extremely critical as the hospital

and many other post buildings are located on the Madrid fault.

3. Chaplains: responsible for not only worship opportunities but also premarital seminars, individual, military, and family strife counseling, retreats, youth services, and married newcomers brief. Additionally, they must attend staff meetings and social functions of the units they serve.

*The chaplains provide one of the greatest services on post. They work long hours and unlike many other family support service professionals, they must deploy to the field frequently. According to Hatch (1990), chaplain to 9-101 Aviation Battalion, the chaplains are overworked and understaffed. Chaplains work 0630 to 1730 hours, Monday through Friday in addition to Sunday commitments, and they receive no compensation days. Hatch (1990) stated that each chaplain "is being tasked to account for every minute of time in six minute increments" in order to justify their services. Presently, there is one chaplain assigned per 1000 troops and the entire chaplain corp receives less than one percent of the Army budget (Hatch, 1990).

4. Social Work Services (SWS)/Community Mental Health: provides individual, family, and group counseling for mental health concerns, spouse and child abuse (victims and offenders), rape, fetal distress, and marriage;

trains/manages the rape crisis team and foster grandparents.

*According to Howard (1990), counselor in SWS, there are not enough support/administrative personnel or time to treat patients properly. Active duty soldiers are mandated to attend treatment, however, family members must attend voluntarily. Treatment is short-term and has only a "band-aid effect." G. Howard (1990) noted that this band-aid approach may have a debilitating effect on the family's ability to recover and may contribute to increased domestic situations and breakdowns in marriages. In addition, those individuals who are in treatment often receive counseling from enlisted personnel whose training is limited to a sixteen week course in Sam Houston, Texas, and on-the-job experience (Howard, G., 1990).

5. Alcohol and Drug Abuse Prevention and Control Program (ADAPCP): provides treatment to both patients and families through programs such as Track I, II, and III, STOP, group marital counseling and individual counseling by request.

ADAPCP is one of the few services not experiencing personnel cuts at the present time. According to J. Howard (1990), counselor, emphasis is placed on paperwork and not treatment skills of the counselor. Additionally, treatment is second priority to military mission commitments,

therefore a client may miss counseling sessions thus receiving treatment inconsistently. Track III, a residential treatment program, is not readily available to clients; they must attend programs at other military posts such as Fort Gordon, Georgia (Howard, J., 1990).

6. Post Recreational Services/Youth Services: sponsors all intramural sports programs, recreation centers, music contests/lessons, scouting clubs, theater productions, family outings, hunting opportunities, lessons for wood-working, framing, ceramics, photography, upholstery, stained glass, cake decorating, car repairs, country crafts, and pottery; also provides recreational items such as campers, trailer, fishing apparatus, bikes, boats, etc.

*Recreational services ensures that servicemembers and families have activities available to them. The center publicizes these activities through a variety of methods such as the Fort Campbell Courier, local radio stations, Fort Campbell Channel 9, and flyers.

7. Information, Ticketing, and Registration office: provides travel services and sponsors trips to various recreational facilities in the surrounding areas at a lower cost than the surrounding community businesses.

8. Officers Wives Club/Enlisted Wives Club: manages the Thrift Shop and provides college scholarships and grants.

9. Preventive Medicine: sponsors health risk appraisals, wellness clinic and provides health care information throughout the hospital.

10. Education Division: responsible for college courses available on post; provides language and cultural training for families preparing to move overseas.

11. Judge Advocate: provides legal counsel for those involved in civil or military law matters, draws up wills for family members and ensures that benefits are paid in the event the sponsor dies, directs all reimbursements for government damages, and is directly involved in the treatment of spouse and child offenders; also mediates in financial issues during divorce proceedings and provides referrals to local lawyers.

12. Public Relations Office (PAO): manages Channel 9 which provides informational bulletins about post activities and services; is the official spokesoffice for the post.

On Fort Campbell, family support services are located in numerous buildings and not in close proximity to one another. Staffing is usually a mixture of civilian and military and for many programs such as ACS and Red Cross,

large numbers of volunteers are utilized (Howard, J., 1990). Therefore, staff orientation and training are extremely important in order to maintain effective family support services.

According to O'Keefe, Eyre, and Smith (1984), family support services are for the most part well received by unit commanders and the families. The main concern once these services are established is "to maintain a competent high-quality staff; to inform servicemembers and their families about the centers; and to create a widespread awareness of the centers and what they do" (O'Keefe, Eyre, & Smith, 1984). They state that:

"the most frequently held misconceptions about the centers are that they are just for problem (inadequate) people, just for the enlisted servicemembers and families, just for married people, and just for crisis situations" (O'Keefe, Eyre, & Smith, 1984).

The Army must constantly monitor these programs and ensure that the servicemembers and their families have easy access to the information and services available. The improvements will continue as the military acknowledges the importance of the military family in relation to the combat readiness of its forces.

CHAPTER 4

Clarksville Support Systems

The importance of support systems for soldiers and their families, and the government's role in providing these programs are discussed in chapter three. However, it is not only the government's responsibility to ensure that military families are taken care of, but also the surrounding communities in which many of these families live and work. The military community provides great economic opportunities for the civilian community, and the two need to understand and support each other to ensure that both prosper.

Chapter four focuses on the support systems available to military families within the Clarksville community. Ridenour (1984) notes that whenever two diverse groups form a relationship, both must strive to understand the backgrounds of each group and develop a respect for each other. In particular, the civilian community needs to recognize that:

- a. while soldiers who serve in the military and people who work in civilian jobs have much in common, civilian families do not belong to an institution in the same way that military families do.

b. there is less freedom for the military family to fight the system.

c. it is helpful for civilians to have an appreciation for the military system in order to develop a healthy relationship (Ridenour, 1984).

It is the military's responsibility to educate the surrounding civilian community on the particular mission of the military post/base and of the unique needs of military families as previously cited. The community is responsible for providing assistance, such as housing advice and orientation to the area, to those families who live off-post, for educating the community members about the military system, and for ensuring businesses are providing needed services (Ridenour, 1984).

Montgomery County and the City of Clarksville provide a large variety of community services which are available to military families living off-post. Many of these support systems were developed with the military family in mind. The Urban Ministries 1990 Directory of Community Services for Montgomery County lists all community services available (see Appendix). The following lists those services of particular importance to servicemembers and their families.

1. Alcoholics Anonymous: provides help to those individuals who suffer from alcohol abuse and to family and

friends. Alcoholics Anonymous is not available on Fort Campbell, although Alanon is.

2. American Red Cross: provides disaster relief services and services to military families and veterans.

3. Armed Services YMCA: provides social, religious, and recreational programs and services for military personnel and their families. Programs include transportation, exercise, day camps, visitation services, and basketball programs. Services are designed to strengthen the relationship between civilian and military communities. Also serves as a referral source.

4. Austin Peay State University at Fort Campbell: provides soldiers and families educational opportunities.

5. Clarksville-Fort Campbell Area Christian Women's Club: provides social and religious activities.

6. Clarksville-Fort Campbell Educational Opportunity Center: provides educational counseling, career counseling, and financial aid counseling. Also provides unemployment services.

7. Madison Street United Methodist Church: provides United Methodist Urban Ministries which assists with food, utilities, shelter, and emergency services to victims of rape, domestic violence, and child abuse.

8. Military Widows: sponsors various support programs and supplies items to the Girl's Home and Veterans Hospital in Murfreesboro.

9. Parents Without Partners: provides support services for single parents, adult activities, and children's' activities. Includes Fort Campbell residents.

10. Veterans Service For Montgomery County: handles all problems involving veterans affairs such as pension, compensation, and health concerns.

CHAPTER 5

Summary and Conclusions

The military offers a mixture of challenge and frustration to those who choose to serve the nation and to those who choose to support the servicemember. The military is a community, a home, and a family, and demands great loyalty. Although military families share some of the same needs and problems as their civilian counterparts, they also experience many different problems which bring immense stress upon the family members. As a result, military families require support systems that address the sources of stress and provide needed assistance and coping resources.

Since the military is a community, the government has the responsibility to provide the necessary services required by its members. The readiness of the soldier to respond to a military situation properly is greatly influenced by how well the family is cared for by the military community. If the soldier is worried about his family, he cannot fully concentrate on military mission, and places his life and the lives of fellow soldiers at risk. In response to the growing number of military families and their increased needs, the government has developed family support centers for each service branch. However, each military post/base must evaluate the

composition of the communities, develop support services, and advise the civilian community of needed services. Additionally, the military must constantly evaluate the available support systems to ensure that its members are receiving appropriate and beneficial care. It is easy for a counselor or resource center to ignore the needs of the military family since the family is so transient and the counseling short-term. Therefore, support services need to be more proactive in working with the military and dependents than with the civilian community (Litwack & Foster, 1981).

Military posts coexist with civilian communities, and it is essential that the two understand the purposes and goals of each community in order to develop healthy and beneficial relationships with one another. Not only is the government responsible for the care of military families, but also for educating and supporting the civilian community in its efforts to understand these families. Likewise, the civilian community has a responsibility to educate its members and develop helpful services to those military families who live and work within the civilian community.

As the government makes drastic budget cuts, the Army is planning to cut one soldier in four through the early 1990s, and asking Congress to reduce the current strength

of 764,000 to 744,000 during the next fiscal year (Zolvinski, 1990). Currently the Department of the Army provides separation pay to those soldiers forced to leave the military due to reductions. The separation pay is based on the soldier's rank and time in service. The family, however, receives no further medical care or insurance benefits the day the soldier leaves the service. Although a bill is before congress to improve separation pay and benefits, Congress is expected to reject the bill in October, 1990, (Willis, 1990).

As reductions occur, military and community support centers will need to adjust their services to meet the growing needs of those military members transitioning to civilian occupations. The military is advising service members to seek local help from the Army's civilian aides. Ben S. Kimbrough from Clarksville, Tennessee, is Tennessee's civilian aide. Recently, Kimbrough stated that soldiers separated from the service will not receive the same benefits, such as job hunting assistance and a short continuance of medical insurance, that civilian companies often provide their employees when undergoing personnel cuts (Zolvinski, 1990). Kimbrough will lend support and guidance to those soldiers who request help and will try to work with the Clarksville Area Chamber of Commerce. However, the Chamber of Commerce has already stated that it

will not assist in finding jobs for former service members, nor has the agency or local government outlined any plans to assist soldiers transitioning to civilian life in the Clarksville community (Zolvinski, 1990).

To aid the soldier and his family as they leave the military, both the military and civilian communities, in a joint effort, need to provide counseling that will prepare families for the role changes, the financial adjustments, and career changes. The structures are already in place in both the military and civilian communities; the coordination for services to meet these increased needs is required.

In addition to personnel cuts, military families are experiencing a shortage in medical benefits. The Civilian Health and Medical Program of the Uniformed Services (CHAMPUS), an insurance program provided to military families to help defray the cost of civilian health care, has fallen short for the sixth year in a row of its projected budget. The 1990 budget is short by over 667.2 million dollars and as a result, both medical care providers and patients will have to wait until fiscal year 1991 for reimbursements ("CHAMPUS Sick Again," 1990). Presently Congress is seeking to shift funds within the defense budget, but it has not addressed the upcoming budget or ways in which military families can cope with the

increasing "out of pocket" expenses. The National Military Family Association recently stated, "The delay in CHAMPUS reimbursements is demoralizing given the impending threat to family jobs and health benefits ("CHAMPUS Sick," 1990).

To help combat the CHAMPUS problem, the military may have to increase its use of contract civilian doctors within base/post hospitals, thereby eliminating the need to seek medical care off post. Presently, Fort Campbell employs contract doctors in the emergency room and pediatrics; however, family members requiring eye, ear, or specialized orthopedic care must seek medical attention off post (Howard, G., 1990).

One of the most difficult aspects of military life addressed in previous chapters is relocation. Each time the military family moves, each family member must find new friends, develop additional support systems, and adjust to both a new military and civilian community. The government initiated relocation assistance programs designed to help families with the details of moving; sponsorship programs provide soldiers with a guide to the new duty station; and outreach programs help family members adjust to the new communities (Vandenberg, 1990). In the wake of budget cuts, Congress has ordered a revitalization of all military relocation programs by October, 1990. The new law states that these programs must provide relocating families with

details on their new duty station prior to moving and then assist them in getting settled upon arrival to the duty station. In addition, the law calls for a computer system to be operational by September 30, 1991, that will contain a database on every U.S. military community worldwide. It will be used to provide military families with detailed information on their new duty stations (Vandenberg, 1990).

The information and assistance has been available for several years on an informal basis; however, the problem has been largely a lack of unity among the various agencies operating within the relocation assistance programs. Many bases/posts have developed their own programs separate from the one mandated by Congress, thus adding to the lack of cohesiveness. Additionally there is no system in place to monitor the various relocation programs or to ensure each military branch is in compliance with the new law (Vandenberg, 1990). The government will need to address these issues to ensure that money is used wisely and military families are receiving the assistance they are entitled to by law.

As our nation enters a decade of demobilization both military and civilian support systems will need to keep pace with the impending changes. Civilian communities will need to adjust to the influx of former service members; the economy may be strained to provide needed jobs; public

school enrollment will increase as will housing needs; and treatment programs for alcohol and abuse may experience higher attendance due to the new stresses experienced by these former military families. Military support centers will have an increased role assisting the civilian counterpart absorbing the influx. Additionally, the military will need to expand its support centers to provide job retraining and transition counseling for separating soldiers and their families. Finally, the military family faces new challenges and stress as the era of the Cold War begins to fade.

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APPENDIX



DEPARTMENT OF THE ARMY
HEADQUARTERS 101ST AIRBORNE DIVISION (AIR ASSAULT) AND FORT CAMPBELL
FORT CAMPBELL, KENTUCKY 42223-6000

44

REPLY TO
ATTENTION OF:

Army Community Service
Fort Campbell, KY 42223-1399

HI NEWCOMERS!

On behalf of Army Community Service (ACS), I would like to welcome you to the Fort Campbell community.

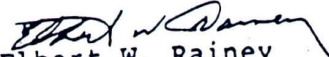
We hope you will avail yourselves of the wide range of services offered by ACS and designed to make your move as comfortable as possible.

Information on these and other community resources are included in this Welcome Packet geared to newcomers who have recently arrived at Fort Campbell. If you do not find the information you desire, ACS is only a telephone call away!

For your convenience, you are welcome to call or stop in at either of our two locations: the main ACS Center is Bldg T-74 on Texas Avenue (phone 798-3658) or our information station at the consolidated In/Out Processing Center, Bldg 2603 (phone 798-4595).

Again, welcome to the Fort Campbell community, a great place to live and work.

Sincerely,


Elbert W. Rainey
Army Community Service
Director

ARMY COMMUNITY SERVICE INSTALLATION FACT SHEET

For use of this form, see AR 600-1; the proponent agency is TAGO.

INSTALLATION Fort Campbell, KY		DATE NOV 89	
ACS TELEPHONE NO. (A) 635-2727 (C) (502) 798-2727		STAFF DUTY OFFICER/STAFF DUTY NCO TELEPHONE NO. 798 - 8722	
1. ARE POST QUARTERS AVAILABLE <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		STAFF DUTY OFFICER BUILDING NO. T-39	
2. HOUSING (Approximate number by category) 800 - Officer 3354 - Enlisted			
3. WHICH CATEGORIES OF PERSONNEL ARE AUTHORIZED GOVERNMENT QUARTERS All personnel E-4 or above, married with one or more dependents living with them.			
4. WHAT IS THE WAITING PERIOD FOR GOVERNMENT QUARTERS BY CATEGORY Must contact Housing Division on arrival to Fort Campbell. Phone 798 - 6154. You may write for information to: Housing Division, Bldg 850, Ft Campbell, KY 42223 - 5000			
5. DOES HOUSING HAVE AMPLE SUPPLY OF FURNITURE FOR QUARTERS BY CATEGORY No			
6. WHAT IS THE HOUSING SITUATION OFF-POST Sufficient and growing. Rent deposits usually equals one months rent.			
7. WHAT IS THE APPROXIMATE DISTANCE TO AND SIZE OF THE NEAREST TOWNS/LARGE URBAN AREAS (100,000 + population) 55 Miles, Nashville, TN Population aprx. 500,000 16 Miles, Hopkinsville, KY Population aprx. 25,000 7 Miles, Clarksville, TN Population aprx. 63,000			
8. WHAT IS THE AVAILABILITY OF RENTAL HOUSING BY CATEGORY All types of off-post housing are available at present time.			
9. AVERAGE MONTHLY RENTAL RATES			
	APT	HOUSE	
1 BEDROOM - FURNISHED	\$ 300	\$ 325	3 BEDROOM - FURNISHED \$ 400 \$ 500
1 BEDROOM - UNFURNISHED	\$ 250	\$ 275	3 BEDROOM - UNFURNISHED \$ 350 \$ 450
2 BEDROOM - FURNISHED	\$ 325	\$ 350	DUPLEX \$ 325 \$ 350
2 BEDROOM - UNFURNISHED	\$ 275	\$ 350	OTHER *See Comments Page 3 \$ \$
10. AVERAGE MONTHLY UTILITY RATES AND DEPOSITS			
GAS	\$ 25 aprx	DEPOSIT	\$ None
WATER	\$ 12 aprx	DEPOSIT	\$ 25 aprx
ELECTRICITY	\$ 100 aprx	DEPOSIT Own \$ 50/Rent \$ 100	\$ 50/\$ 100
TELEPHONE	\$ 50 aprx	DEPOSIT	\$ 105 aprx
11. HOUSING OFFICE TELEPHONE NUMBER 798 - 6154/6155/6156			
12. ARE SCHOOLS FOR EXCEPTIONAL FAMILY MEMBERS AVAILABLE <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO WHAT AGES 3 yrs and up WHAT HANDICAPS Most			
WHAT SCHOOL COSTS ARE INVOLVED None			
OTHER FEES INVOLVED NAME/ADDRESS OF INSTALLATION RESOURCE PERSON FOR THE EXCEPTIONAL FAMILY MEMBER EFMP Coordinator, Army Community Service, Bldg T-74, Ft Campbell, KY 42223 - 1399			

13. CLIMATE (Average temperature)

GENERAL AREA INFORMATION

60.2° F Average Annual

SUMMER Hot & HumidWINTER Mild

14. NEARBY FACILITIES AND PLACES OF INTEREST (Distance and brief description)

HUNTING

Land Between the Lakes (KY and Barkley Lakes)

FISHING

Kentucky and Barkley Lakes

SKIING

Kentucky and Barkley Lakes

SWIMMING AND BOATING

Kentucky and Barkley Lakes

NATIONAL PARKS AND RESORTS

Opryland USA, Nashville, TN and Mammoth Cave, Cave City, KY

OTHER \$80,000,000 Hospital - Blanchfield Army Community Hospital; APSU - Clarksville, TN; Community College - Hopkinsville, KY

15. EXPENSES AND SAVINGS UNIQUE TO THE AREA

Infant seats are mandatory for the state of Tennessee when driving on post. Because of the heat and humidity during the summer months air conditioning of house/apartment is a necessity.

16. COMMENTS

Fort Campbell has an extremely diverse recreation program to include: Camping and Outdoor Equipment Rental, Fishing and Boating. The Fort Campbell hunting area is one of the most renowned in the state. Fort Campbell also has a Riding Stable. The lakes offer excellent fishing. ACS Lending Closet available to assist incoming soldiers and families. On Post 18 - Hole Golf Course. Information Tour and Travel Office and Recreation Services offer additional recreational opportunities.

CENTRAL POST INFORMATION

17. MILITARY POPULATION OF THE POST

21,304

18. WHAT IS THE PRIMARY MISSION OF THE INSTALLATION

Air Assault

19. WHERE IS POST LOCATED

KY - TN State Line in SW KY

20. IS A COMMISSARY AVAILABLE ☒ YES ☐ NO

21. IS A POST EXCHANGE AVAILABLE

☒ YES☐ NO

22. ARE GUESTHOUSES AVAILABLE

☒ YES☐ NO

23. RATES

\$ 16 for first person and \$2 for each additional

23. IS THERE A MILITARY HOSPITAL AVAILABLE ON THE INSTALLATION ☒ YES ☐ NO

24. IF NOT, WHAT IS THE DISTANCE TO THE NEAREST MILITARY HOSPITAL

NA

25. WHAT IS THE AVAILABILITY OF CIVILIAN HOSPITALS

Clarksville Memorial Hospital, Clarksville, TN

Jenny Stuart Hospital, Hopkinsville, KY

Vanderbilt Hospital, Nashville, TN

26. WHAT IS THE DISTANCE TO THESE CIVILIAN HOSPITALS

Aprx 20 miles to Clarksville Memorial and Jenny Stuart and 50 miles to Vanderbilt

27. ARE FAMILY MEMBERS AUTHORIZED DENTAL CARE IN MILITARY FACILITIES ☒ YES ☐ NO

SCHOOLS

28. ARE ON-POST SCHOOLS AVAILABLE

KINDERGARTEN ☒ YES ☐ NOELEMENTARY ☒ YES ☐ NO

29. ARE CIVILIAN SCHOOLS AVAILABLE

KINDERGARTEN ☒ YES ☐ NOELEMENTARY ☒ YES ☐ NO

DISTANCE

INTERMEDIATE ☒ YES ☐ NOHIGH SCHOOL ☒ YES ☐ NOINTERMEDIATE ☒ YES ☐ NOHIGH SCHOOL ☒ YES ☐ NO

DISTANCE

30. IS A COLLEGE OR UNIVERSITY AVAILABLE NEARBY ☒ YES ☐ NO DISTANCE Aprx 10 miles

31. IS CHILD CARE AVAILABLE ON-POST
 32. IF SO, WHAT KIND

CHILD CARE

☒ YES ☐ NO

CHILD SUPPORT SERVICES

☒ DAY CARE
☒ PRE SCHOOL
☒ FAMILY DAY CARE

33. IS THERE AN ON-POST TRAILER PARK

☐ YES ☒ NO

IS THERE AN OFF-POST TRAILER PARK

☒ YES ☐ NO

34. INDICATE WHICH OF THE FOLLOWING FACILITIES/ACTIVITIES ARE AVAILABLE

OFFICERS' CLUB	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	CRAFTSHOPS	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
NONCOMMISSIONED OFFICERS CLUB	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	AUTOMOTIVE	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
CONSOLIDATED CLUB	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	PHOTO	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
ENLISTED CLUB	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	CERAMICS	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
TEEN CLUB	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	LEATHER	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
MAJOR SPORTS	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	LIBRARY	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
GOLF COURSE	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	RECREATION CENTER	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
GYMNASIUM	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		
ROD AND GUN CLUB	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	RECREATION LODGING	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
RIDING CLUB	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		
SWIMMING POOL	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	OTHER <u>Banks and Credit Union</u>	
THEATERS	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	(Specify)	

35. IS THERE A FAMILY MEMBER EMPLOYMENT ASSISTANCE PROGRAM ON YOUR INSTALLATION

☒ YES ☐ NO POC NAME EME Coordinator AUTOVON 635-5080 COMMERCIAL 501-798-5080

36. LIST AVAILABLE ON-POST INDIVIDUAL AND FAMILY ENRICHMENT PROGRAMS AND SPONSORING AGENCY

ACS

Information and Referral
 Relocation Services
 Budget Counseling/Debt Liquidation
 Consumer Education
 Lending Closet
 Waiting Families
 ESL/Citizenship Classes
 Outreach
 Job Resources Center
 Exceptional Family Member Program
 Family Advocacy Program

** Spouse Abuse Shelter

CHAPLAINS SERVICE

Family Life Center
 Chapel Youth Activities
 Parent Effectiveness

RECREATION SERVICE

Boy and Girl Scouts
 4-H Activities
 Riding Stables
 Teen Club and YA

COMMENTS

*Mobile Homes

1BR Furnished \$150/\$180
 2BR Furnished \$160/\$250
 3BR Furnished \$175/\$275

** Spouse Abuse/Rape Hotline (24 Hours) 798-5875

ALPHABETICAL INDEX OF SERVICE AGENCIES

Adult Education - Montgomery Co. Board of Education	10	Credit Women International	20
Adult Literacy Program	10	Crisis Intervention Center, Inc.	20
Adult Sports Activities	10	Crisis Pregnancy Support Group	29
Agricultural Extension Services (Univ. of Tenn.)	10	Crow Community Center	29
AIDS Support Group (see Clarksville CARES)	22	Cumberland Dialysis Center	29
Alcoholics Anonymous	10	Cumberland Presbyterian Church	29
Alanon & Alateen & Adult Children of Alcoholics	10	Cumberland Presbyterian Women	29
Altura Club	10	Cumberland Valley Girls Home	29
American Association of Medical Assistants	10	Delta Sigma Sigma	29
American Association of Retired People	12	Domestic Violence Support Group	29
American Association of University Women	12	Dream Factory	29
American Cancer Society	12	Edelweiss Club	29
American Diabetes Association	12	Emergency Management & Safety	29
American Heart Association	12	Expectant Childbirth Class	30
American Legion Auxiliary	12	Extension Homemakers	30
American Red Cross	12	First Assembly of God	30
Armed Services YMCA	12	First Assembly of God Woman's Work	30
Army Community Services - Ft. Campbell	42	First Baptist Church	30
Ft. Campbell Family Life Center	42	First Christian Church	30
Anthritis Foundation	12	First Christian Church Women's Fellowship	30
Aspect Foundation	14	First Church of the Nazarene	30
Assn. for Retarded Citizens of Mont. County	14	First Presbyterian Church	30
Audubon Society	14	Food Stamps (see Dept. of Human Services)	39
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APSU Counseling Center	14	Four - H (4-H) Clubs	31
APSU Women's Club	14	Ft. Campbell Army Community Services	42
Austin Peay Summer Youth Program	14	Fraternal Order of Police	31
Basulician's Chapter #16	14	Girl Scouts of America	31
Beta Sigma Phi City Council (5 chapters)	16	Good Samaritan Medical & Dental Ministry (see 1st Bapt. Ch.)	30
Big Brother/Big Sister	16	Goodwill Industries of Clarksville, Inc.	31
Boy Scouts of America	16	Grace Lutheran Church	31
Braille Class for the Blind	16	Gracey Ave. Baptist Women's Missionary Union	31
Burt-Cobb Community Center	16	Harriet Cohn Mental Health Center	31
Business & Professional Women's Club	16	Head Start (Community Action Agency)	32
Cancer Support Group (see American Cancer Society)	12	Helping Hands (Cumberland Baptist Assn.)	32
Child Care & Education (Private)	16	Hilldale Baptist Church	32
Children's International Education Center	10	Hilldale United Methodist Church	32
Church Women United	10	Home Economists Association	32
Civic Clubs of Clarksville	10	Hospice (see Memorial Hospital)	34
Civilian Club of Clarksville	10	Humane Society	32
Civilian Club of Cumberland Heights	10	Immaculate Conception Catholic Church	32
Civilian Club of Cunningham	10	Immaculate Conception Council of Catholic Women	32
Civilian Club of Hilldale	10	IOOF - Independent Order of Odd Fellows	20
Civilian Club of New Providence	10	Jayco	32
Civilian Club of Queen City	10	Job Training Partnership Act (JTPA)	32
Civilian Club of St. Bethlehem	20	Just Say No	20
Civilian Club of Two Rivers Singles	20	Kwanis of Clarksville	20
Clarksville Advisory Committee on Aging	22	Kwanis of Hilldale	20
Clarksville Alliance for the Mentally Ill	22	Kwanis of St. Bethlehem	20
Clarksville CARES	22	Klooman Community Center	33
Clarksville Federation of Women's Clubs	22	Knight of Columbus	33
Clarksville Fire Dept. Toy Drive	22	Leadership Clarksville	33
Clarksville-Ft. Campbell Area Christian Women's Club	22	Legal Services of Middle Tennessee, Inc.	40
Clarksville-Ft. Campbell Educational Opportunity Ctr.	24	Leaves and Fishes (see Trinity Episcopal Church)	22
Clarksville Garden Club	24	Lions Club	33
Clarksville Parks and Recreation	24	Madison St. Church of Christ	33
Clarksville SafeHouse Sanctuary	24	Women's Association	33
Clarksville Urban Housing	24	Madison St. United Methodist Church	33
Clarksville-Montgomery County Board of Education	24	Madison St. United Meth. Women	34
Clarksville-Montgomery County Chamber of Commerce	24	Manna Day Ministry (Bread)	34
Clarksville-Montgomery County Community Action Agency	26	March of Dimes - Birth Defects Foundation	34
Clarksville-Montgomery County Education Association	26	Marine Corps League	30
Clarksville-Montgomery County Education Foundation	26	Meals on Wheels (see First Christian Church)	34
Clarksville-Montgomery County Historical Museum	26	Media of Clarksville-Montgomery County	39
Clarksville-Montgomery County Public Library	26	Medicaid (see Dept. of Human Services)	34
Clarksville-Montgomery County Retired Teachers Assn.	26	Memorial Hospital	34
Clarksville-Montgomery County School System	20	Memorial Hospital Hospice	34
Private Schools	20	Memorial Hospital Social Work Services	34
Co-Dependency Anonymous	20	Mid-Cumberland Human Resources Agency	35
Community Services Organization	20	Military Widows	35
Compassionate Friends	20	Montgomery Co. Emergency Medical & Ambulance Service	35
Concerned Citizens of Clarksville	20	Montgomery County Health Dept.	35
		Montgomery County Historical Society	35
		Montgomery County Medical Auxiliary	35

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Montgomery Co. Youth Services	36
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Aspect Foundation	14
Austin Peay State University	14
APSU Continuing Education	14
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Children's International Education Center	10
Clarksville Advisory Committee on Aging	22
Clarksville-Ft. Camp. Educational Opportunity Ctr.	24
Clarksville-Montgomery Co. Board of Education	24
Clarksville-Montgomery Co. Education Association	26
Clarksville-Montgomery Co. Education Foundation	26
Clarksville-Montgomery Co. Public Library	26

Clarksville-Montgomery Co. School System	26
Extension Homemakers	30
Head Start	32
Historical Museum	26
Leadership Clarksville	33
Montgomery Co. Education Assn.	26
Montgomery Co. Health Dept.	35
Montgomery Co. Youth Services	36
Parent Teachers Association	35
Private Schools	20
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EMPLOYMENT

Austin Peay State University	14
Clarksville-Ft. Camp. Educational Opportunity Center	24
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JTPA	32
Mid-Cumberland Human Resources Agency	34
Montgomery Co. Youth Services	36
Progressive Directions	37
Tennessee Employment Security Office	39
Vocational Rehabilitation	39
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Dept. of Human Services (food stamps)	39
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United Charities - (Dept. Human Services)	40
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(Many local churches have limited means of help.)	

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Concerned Citizens of Clarksville	28
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USEFUL PHONE NUMBERS—

Emergencies - 911	Crisis Call Line - 648-1000
Police Dept. - 648-0656	County Sheriff 648-0611
Information & Referral - 552-INFO	
FL Campbell Information - 798-2151	

AIDS Hotline - 1-800-342-2437 (342-AIDS) - (24 hrs., 7 days)
Family Crisis Hotline - Military only - 798-5875
Medicaid-CHAMPUS Hotline - 1-800-873-2273 (9-5 Mon.-Fri.)
National Eye Care Project Hotline - 1-800-222-EYES (10 AM-6 PM)
Poison Hotline - 1-800-288-9999
Sexually Transmitted Disease Hotline - 1-800-227-0922
Smoking Self-Help Hotline - 1-800-4CANCER
SIDS Hotline - 1-800-221-7437
Runaway Hotline - 1-800-231-6946 & 1-800-621-4000

Veterans Hotline - 1-800-342-0330

Alcoholics Anonymous - 647-0225
Ambulance Service - 911
Animal - (removal 647-0357) (lost 645-6414) (shelter 640-5750)
American Red Cross - 645-6401
Army Emergency Relief - 798-6410 or 798-5000
Austin Peay State University Information - 648-7011
Better Business Bureau (Nashville - Free) - 1-254-5872
Child Abuse - DHS 648-5500 or Ment. Health Ctr. 648-0126
Clarksville Chamber of Commerce - 647-2331
Community Action Agency - 648-5774
Crisis Pregnancy Support Group - 645-2273 or 648-1119
Department of Human Services - 648-5500
Health Department - 648-5747
Hearing & Speech Ctr. (Nashville) - 1-320-5353
Job Service of Tenn. - (employment) - 648-5530
Leaf Chronicle - 552-1008
Legal Assistance - Dist. Atty. Office - 645-2611
Litter Control - 648-0661
Memorial Hospital - 552-6622
Mental Health Center - 648-8126
Poison Control Center - Vanderbilt Hosp. - 1-322-6435
Pregnancy problems - (Nashville) 1-298-4491 (for a fee)
Radio Stations:
WJZM - 645-6514 (AM)
WCVA - 431-4984 (FM)
WDXN - 645-2411 (AM)
WCTZ - 645-1550 (EZ)
WKVL - 648-9585 (AM)
WADK - 648-7200 (FM)
(APSU)
WABD - 431-4984 (AM)
WNKJ - (502) 886-9655 - (Christian - FM)
Channel 3 - Clarksville - Comcast Cable TV - 552-6091
Rape - 648-0126 or 647-0565
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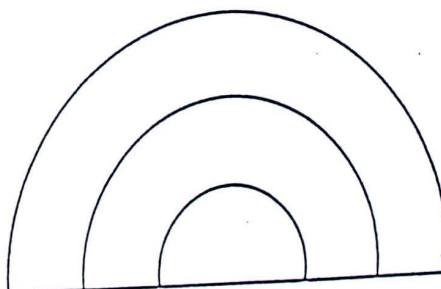
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