



MONTANA NATIONAL GUARD FAMILY PROGRAMS NEWSLETTER

JANUARY 2012



Montana Veterans' Home Loan Program

Created by the 2011 Montana Legislature (sponsor: Sen. Larsen, Missoula), and funded by \$15 million of the Coal Tax Trust Fund, this program is designed to assist Montana National Guard and federally-qualified eligible veterans achieve the American dream of owning and living in their own homes. The benefit of the program is a fixed-rate, 30 year mortgage loan at 1% lower than either the FNMA or MBOH posted interest rate. Loans are originated by MBOH-participating and program-certified lenders, purchased and held by the Montana Board of Investments, and serviced by the Montana Board of Housing.

Eligible borrowers can either be serving, or have served in eligible military service. If no longer serving, discharge must be honorable or general (not dishonorable).

Borrower may also be the surviving spouse of a deceased eligible veteran killed in the line of duty who has not remarried.

For more information go to:

<http://housing.mt.gov/About/homeownership/borrowermveteranhomeloan.mcp>



MORE FAMILIES BETTER SERVED

Call our 24/7 toll free number to contact the Family Assistance Center Staff after hours if urgent assistance is needed.

1-877-706-7598

National Guard Families Matter

9/11 changed all of our lives forever. As service members answer the call to serve, countless lives are touched here at home. The ongoing mission means that the need for volunteers at home is greater than ever. The Montana National Guard is always looking for volunteers for Family Readiness Groups within all units. Family member's (to include but not limited to spouses, significant others, fiancés, parents, brothers, sisters, aunts and uncles) association and involvement is a very important piece to the success of any Family Readiness Group. Bring your talents, skills, hobbies and interests. By having such a diverse group all needs of everyone involved is sure to be met. No one should feel alone. When one is called to deploy we all deploy. When one faces challenges there is a whole Guard Family there to support.

What are the REWARDS of volunteering?

- Making a difference
- Foster Relationships
- Increase your understanding of the National Guard
- Enhance your resume

The Family Readiness Support Assistant (FRSA) team's mission is to assist commanders in maintaining readiness of Service Members, Families and communities; promotes self-sufficiency, resiliency and stability during peace and war.

For questions about how to get involved contact:

1889th RSG FRSA – Bret Anderson @ 406-324-3358 or bret.l.anderson2@us.army.mil
Senior FRSA – Misti Dauenhauer @ 406-324-3234 or misti.dauenhauer@us.army.mil



HAPPY NEW YEAR

Military Spouse Scholarships



The National Military Family Association recognizes the unique challenges today's military spouses face in pursuing additional training or education. Frequent moves make it difficult to complete programs and establish a career. We are here to help ease the financial obstacles that accompany pursuing a higher education. The mission of this scholarship program is to help prepare military spouses for meaningful employment and to better contribute to their

family's financial security. **The Joanne Holbrook Patton Military Spouse Scholarships are awarded to spouses of all Uniformed Services members:**

- Active Duty
- National Guard and Reserve
- Retirees
- Survivors

The scholarship funds may be used for tuition, fees, and school room and board for:

- GED or ESL
- Vocational training
- Professional certification
- Post-secondary
- Graduate school
- In-class or on-line
- Full-time or part-time

A valid Military ID is a requirement to apply for our program. Scholarship selection is based on your completion of some survey questions which will help us advocate for education changes on your be-

half, short-answer questions, and an essay question which will help us get to know you better.

The scholarship application can be found at <http://www.militaryfamily.org/our-programs/military-spouse-scholarships/>



MILITARY ONE SOURCE

Offers **FREE** Tax Consultation and E-Filing

- Maximize your refund
- Simple, easy process
- Use your tax refund wisely - *save and pay off debt!*

Program begins mid January 2012.

Visit: www.MilitaryOneSource.com to file your federal and state taxes.

Check the website often for updated information.



JOB RESOURCES

- WWW.USAJOBS.GOV
 - WWW.VETJOBS.COM
 - WWW.VETSUCCESS.GOV
 - WWW.ESGR.ORG
 - WWW.CAREERONESTOP.ORG
- Please contact your FAC for more resources!





FEELING STRESSED?

Under pressure? Frustrated by holiday issues or other adjustments?

Kids stressed or struggling? Worried about reintegration or other relationship issues?

We are here for you! Free! Confidential! Traveling support. The Military & Family Life Consultants (aka MFLCs) in Montana provide direct short-term, non-medical, solution focused counseling services to individuals, couples, families, children, and in group situations on issues resulting from commonly occurring life circumstances. Montana has 3 MFLCs – all licensed professionals with a wealth of education, experience & resources available to you & your family.

MFLCs support Service Members, Families & Youth in issues arising from mobilization, demobilization, and reintegration and other issues related to your service to our state & country. We are FREE – no cost – no pre-

authorization's or insurance hassles.

“Stressed, pressured, or frustrated?” Let us help.

We are MOBILE!

We travel throughout the great State of Montana to

meet with you or your youth in a location familiar & comfortable to you!

We can help you to address issues such as general coping, separation, school stressors, sibling interaction, parenting issues, stress management, communication, relationship – family & couples issues deployment stress, reintegration and a host of additional concerns. If a current, past, or upcoming deployment – or even just the day to day concerns of being a Military Family have you, your spouse, or your children feeling overwhelmed – Please contact one of our Montana JFSAP Military & Family Life Consultants. You can contact them through your Family Assistance

Specialist for a referral or contact them directly:

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NEWSWORTHY NOTES

FREE MARRIAGE ENRICHMENT RETREATS 2012

Feb 17–19 Lewistown–couples

Mar 10–11 Fairmont Hot Springs–singles

Army Guard call Chaplain Duvall 406–324–3307

Air Guard call Holly Wick 406–791–0867

UPCOMING YELLOW RIBBON EVENTS

Jan 7th 640th 60day Post Deployment

Jan 14th B Co 189th Pre Deployment

Feb 11–12 484th Pre Deployment

March 3 During Event—Det 41/Det 1 Co C 189th

March 10–11 260th Pre Deployment





Making New Year's Resolutions That Last

REVIEWED DEC 6, 2011

It's not always easy to keep New Year's resolutions. Sometimes there doesn't seem to be enough time, energy or will power to accomplish everything. Don't despair! Re-evaluate the way you make resolutions, and this year can be different. These tips will help you make resolutions that last:

- **Set realistic resolutions.** Choose one goal, then break it down into smaller, more manageable bits. For example, if you want to save \$1,000, think about it in terms of saving \$20 per paycheck. That makes your goal less intimidating. Every time you save some money, praise yourself. Rewarding yourself for every positive step will help you have the confidence you need to hang in there.
- **Think of resolutions as opportunities to try new things.** Resolutions should not seem like punishments; if you try to make them fun, you will be more likely to stick with them. If your goal is to be healthier, try going for a 10-minute walk before work and enjoying your neighborhood. Think of January first as a chance to adopt a healthier lifestyle, not as the start of a period of denial.
- **Make a plan early on and stick to it.** Studies show that people who make impulsive resolutions are less likely to stick to them. Think about what is most important to you and create strategies to deal with the problems and setbacks that will come up as you move towards your goal. Tracking your progress will help as well; the more you monitor and praise yourself, the more likely you are to succeed.
- **Look at the bright side.** Focusing on the positive side of things will give you more energy and enthusiasm to pursue your goals. People who believe that they can succeed are more likely to do so. For example, praise yourself for losing five pounds, but don't punish yourself for gaining one back. You will reach your goal more easily if you accentuate the positive.
- **Forgive yourself.** Don't beat yourself up if you don't accomplish the small goals you set for yourself. Remind yourself that every day is a new day and an opportunity to try again.
- **Team up with a friend or loved one.** Make a list of your goals and share them. You are now accountable to 2 people: yourself and a friend. You will also get a sense of satisfaction from helping your friend accomplish his goals.
- **Try, try again.** If you don't succeed at first, don't be discouraged. Not many people are able to reach their goals on the first try. Try again!
- **Remember, you have the power to change.** Only you can make the commitment to change your life. Maybe you can't accomplish everything you want to do in 1 year. Accept that. But ask yourself this: 1 year from now, do you want to be exactly where you are, or do you want to be closer to your goal, even if only a small step closer?

Life is about choices. Make choices, set goals, and help yourself accomplish them.

By Julie Gold

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Contact a Consultant Now: 1-800-342-9647

TTY/TDD: 1-866-607-6794

En español llame al: 1-877-888-0727

<https://www.militaryonesourceeap.org/achievesolutions/en/militaryonesource/>

Sara Cease

State Youth Coordinator ~Montana
National Guard

(406)324-5120 sara.cease@us.army.mil



COME AND JOIN THE PLANNING TEAM!

Create our Formal Speak Out Celebration Event for the Month of the Military Child April 7!

- Come and see what Speak Out is all about.
- Share your deployment story
- Have you already participated in Speak Out and want to share your projects with Montana
- For Militray and Non-Military Teens ages 12 to 18

PLANNING RETREAT—February 24-26—Great Northern Hotel, Helena

THE CELEBRATION EVENT APRIL 7TH, Grandstreet Theatre, Helena

For more information, call:

Catherine McNeil 406-439-8570, Caroline Dettle 406-994-6241. or Sara Cease 406-324-5120

Send registrations to: Catherine McNeil, Lewis & Clark Extension Office, 100 W Custer, Helena, MT 59602

Fax: 406-447-8347

TriCare and Vaccines

TriCare is authorizing patients to get certain vaccines at their local TriCare authorized Pharmacy. You need to call your pharmacy to verify they are giving the vaccines. For Montana if you are 12 and older you can get the following vaccines with no co-payment: the annual influenza (flu) vaccine, the DTAP – Diphtheria, Tetanus and Pertussis (whooping cough) vaccine. If you are older than 60 years old you can get the Shingles Vaccine and if over 65 the Pneumonia Vaccine. Please call your local pharmacy to verify they are giving these vaccines and if they are an authorized TriCare Pharmacy.

2012 Scholarships for Military Children opens Dec. 1

Applications for the 2012 Scholarships for Military Children Program will be available starting Dec. 1 at commissaries worldwide as well as online through a link on <http://www.commissaries.com> and directly at <http://www.militaryscholar.org>.

Awards will be based on funds available, but the program awards at least one \$1,500 scholarship to a student at each commissary. Scholarships are funded by donations from commissary vendors, manufacturers, brokers, suppliers and the general public. Every dollar donated goes directly to funding scholarships. No taxpayer dollars are expended on the scholarship program.

To be eligible for a scholarship, the student must be:

a dependent, unmarried child, no older than 21 – or 23, if enrolled as a full-time student at a college or university of a service member on active duty, reservist, guardsman, retiree or survivor of a military member who died while on active duty or survivor of a retiree.

Eligibility is determined using the Defense Enrollment Eligibility Reporting System database. Applicants should ensure that they, as well as their sponsor, are enrolled in the DEERS database and have a current military ID card. The applicant must also be planning to attend or already attending an accredited college or university, full time, in the fall of 2012 or be enrolled in a program of studies designed to transfer directly into a four-year program.

Applicants must submit an essay on a topic which will be available Dec. 1 on <http://www.militaryscholar.org>. Applications must be turned in to a commissary by close of business Feb. 24, 2012.

The scholarship program is administered by Fisher House Foundation, a nonprofit organization that provides assistance to service members and their families. Scholarship Managers, a national, nonprofit, scholarship-management services organization, evaluates applications and awards these scholarships. If students have questions about the scholarship program application, call Scholarship Managers at 856-616-9311 or email them at militaryscholar@scholarshipmanagers.com.



FAMILY PROGRAMS CONTACTS



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