



MONTANA NATIONAL GUARD

FAMILYS PROGRAM NEWS LETTER

OCTOBER 2011

What's in your wallet?

Before you read this, find your wallet! I'm waiting... Now that you have found it look at it. Do you know most Americans carry more junk in their wallet than anyone in the world? Most of us are "trained" that in addition to our military ID, we need to carry every plastic card that is given to us. Do you know injuries caused in accidents are because of what men put in their wallet? True. Statistics show us that! It's like carrying a rolling file cabinet with us. According to analysts, 11 percent of Americans have eight or more credit cards. On top of the more traditional plastic has become and explosion in gift, prepaid, debit and customer loyalty cards from various merchants – categories that hardly existed a generation ago! Americans now hold 2 billion memberships in reward programs for everything from airlines to your neighborhood cleaners and many of those are in turn, carried in your wallet and purses. Let's do a break down.

Cash. Here is one way to trim the fat! Experts suggest you should carry enough to pay for a local cab ride home in case your car breaks down but not more. Another tip is to carry few small bills vice large ones. No one nowadays wants to give change.

Debit/ATM Cards. They come in handy for getting cash on the run, plus such cards have a benefit of credit. Experts say they may discourage people from spending more than what's in their bank accounts.

Prepaid and Gift Cards. Do you really need to always carry them? NO! Put them in a drawer and you'll know what day you plan on visiting that relevant store and can tote them around then. Better yet, many retailers are now letting customers stow gift cards right on their smart phones. And just so you know in 2009 5.8 billion dollars were unused by people never using their gift cards.

ID Cards. A government ID card is a must! Don't leave home without it. But your social security card- find a home for it in your filing cabinet at home. Don't carry it around!

Loyalty Cards. For 9 out of 10 cards, you will never need the card. Retailers can look you up in their system.

Insurance Cards. Medical and dental are always a must have, but keep your auto insurance card where it belongs- in the car.

Credit Cards. The average American uses their credit card 119 times a year. But even those who are above average don't need more than three cards. Keep your credit under control!

Miscellaneous. Packing heat? Well, don't forget to carry that concealed weapons permit if your state requires it! While you're at it, pack a baby picture too. A lost wallet with a cute picture of someone's kid or a cute puppy is far more likely to be returned.

So now get to purging your wallet! Hauling all that junk around not only encourages you to spend more, it also is harder to keep track of that spending. Don't forget, 76% of all identity fraud reported resulted from a theft of something physical compared to 9% were due to an online data breach!

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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

TRICARE - Pharmacy Copayments

TRICARE will soon change their pharmacy copayments to encourage TRICARE beneficiaries to use the Home Delivery option.

As of Oct. 1, 2011, copayments for generic prescription medications will be free of charge for 90 day supplies through TRICARE Home Delivery; while the copayment for the same medication will increase from \$3 to \$5 at retail pharmacies.

The following changes to the TRICARE pharmacy copayments are scheduled to go into effect Oct. 1:

Generic formulary drugs purchased at retail pharmacies will go from \$3 to \$5.

Generic formulary drugs purchased through the Home Delivery option will go from \$3 to \$5 for a 90 day supply.

Brand name formulary drugs from retail pharmacies will go from \$9 to \$12. Non-formulary medications will go from \$22 to \$25 in both retail and Home Delivery.

Brand name formulary drugs purchased through Home Delivery will have the same \$9 copayment.

Visit the Military.com Benefits Channel for more information about the TRICARE pharmacy <<http://www.military.com/benefits/tricare/tricare-pharmacy/tricare-pharmacy-program>> program.

Whether you think you can or think you can't you are right.

Henry Ford

Man's Inability to communicate is the result of his failure to listen effectively.

Carl Rogers

Council of Colleges and Military Educators Scholarships

For those pursuing off duty education, The Council of Colleges and Military Educators (CCME) has ten (10) \$1000 scholarships to award; five (5) for Active Duty (Army, Navy, Air Force, Marine and Coast Guard Officer and Enlisted, Reservists and National Guard) and five (5) for military spouses. The NEW deadline for scholarship applications to be received is 1 November 2011. The link provides all of the eligibility requirements and links to the applications.

<http://www.ccmeonline.org/scholarships.aspx>

It is imperative the applications be filled out correctly. Only 24% of the CCME Active Duty Scholarship applications received were complete, correct and included eligible CCME institutions

Only 12% of the CCME Military Spouse Scholarship applications received were complete, correct and included eligible CCME institutions

Contact Julie Benson at 406-324-3236

Sharing with Soldiers”.....

Is a Non-Profit organization offering a free vacation in a small Montana cabin to our military troops with their families. We wish to share our small piece of heaven with those who sacrifice their own family time to insure American’s freedoms..

The idea for “Sharing with Soldiers” came alive on a summer hike with two of our Board members, one a full-time Montanan and the other, a frequent visitor who renews her spirit and passion each time she experiences the beauty of our State.



Mission:

“Sharing with Soldiers” will provide free lodging in our Montana cabins for the military and their families for a 2-6 day stay. We will provide a warm, welcoming environment with direction to many outdoor, local activities for families.

For more information please go to www.sharingwithsoldiers.org or email swsmt@blackfoot.net.



Innkeepers want to say thank you to those who’ve served their country by inviting veterans to wake up on 11-11-11 in a B&B. Inns and B&Bs throughout North America will open their doors to active and retired military and vets and one guest by offering a free room to those who’ve served in the military on Thursday, November 10, 2011. While hundreds of inns and B&Bs have signed on to provide rooms, they will be reserved quickly. From the entire B&B industry, thank you to all those who are presently serving or have served to protect our freedom.

Instructions for Vets:

1. Vets – please contact the inns and B&Bs directly to reserve your room.
2. Rooms are complimentary for Thursday, November 10, 2011 for vets and one guest; most rooms accommodate two guests only.
3. Proof of veteran status may be requested.
4. Vets – please note no fees will be charged for a reserved one-night veteran’s stay but a credit card may be required to book your stay. Credit card or cash may be accepted for add-ons and additional nights. While policies vary from inn to inn, the full rate may be charged if the complimentary room night is not occupied or not canceled in a timely manner according to the inn’s standard reservation practices or cancellation period set for this special event. Please be considerate if your plans change; most inns will have a waiting list for their complimentary rooms, and a proper cancellation will always be filled with a fellow deserving vet.

<http://www.betterwaytostay.com/current-promotions/bbs-for-vets/>

Marriage Enrichments for the 2012 Fiscal Year

October 28-30 The Lodge at Whitefish Lake, Whitefish, MT – couples

February 17-19 Lewistown (possibly the Yogo Inn) – couples

March 10-11 Fairmont Hot Springs – singles

May 18-20 Whitefish, MT (possibly the Kandahar Lodge) – couples

August 20-22 Red Lodge, MT (possibly The Rock Creek Lodge or The Pollard Hotel) – couples

If Montana receives more money than we think we are going to receive or we are able to stretch what we have, we will have another Single’s Weekend planned.

If you want to do something very special and beneficial for you (and your mate), experience a Marriage Enrichment Weekend!

Sara Cease
State Youth Coordinator
Montana National Guard
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Upcoming Yellow Ribbon events and Youth....

Youth activities will be provided both days of upcoming Yellow Ribbon, Infantry 30 Day events. The activities are designed to keep children of all ages attention and to have open discussion about Reunion and Reintegration through **their** eyes. Staff from MT National Guard Child and Youth Program, Operation Military Kids, and Military Family Life Consultants will be on hand to facilitate. To help with some of the projects, please send your child with digital media (at least 12 pictures) of your Service Member, the Welcome Home, or time together... Please consider bringing your children as part of a family weekend Yellow Ribbon!

Back to school??

Is your a child experiencing a deployment or reintegration and going to school? Teachers and counselors across MT are interested in helping however they can to make that transition and this time in their lives that much easier!

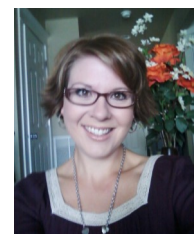
- Resources for your children or for your school...
- Study guides to use in school support groups.
- Materials to distribute to help with Military pride...

We also have many ideas of projects groups or schools can do to support our military! Call or email Sara at the contact information above.



A second Youth Coordinator?? Woo hoo!!

Born and raised in Montana, Heidi Kenney joins the Family Programs team as a State Youth Specialist temporarily until Julie North returns from Iraq. She has been a part of the Army life style for 5 ½ years with a spouse in the National Guard. She started out as President, then Vice President of her husband's units, FRG. She is Montana State University alumni (Go Cats!) and a recent graduate of Capella University with her Master's degree in Human Services. She loves being able to spend time with military youth and getting to know what makes each individual youth unique. Heidi is excited for the opportunity to work so close with our youth and families and looks forward to meeting as many people as possible in the time that she will be spending with our program. Heidi is located at the Belgrade armory and can be reached at (406)324-5027



Selling Your Military Skills to Civilian Employers



Civilian employers have long recognized that military experience enhances an employee's performance. But many still see military skills mainly as the ability to follow orders and the discipline to show up for work on time. It may be up to you to help a current or prospective employer understand what the skills you have learned in combat can bring to a business organization.

A combat veteran can:

- **Anticipate multiple contingencies.** The comprehensive planning and preparation for military operations that you've participated in give you a unique skill-set that many organizations lack.
- **Adjust rapidly and improvise when something doesn't go as planned.** If you're accustomed to achieving positive outcomes in a dynamic or chaotic environment, you have specialized skills that few co-workers will have.
- **Lead.** Combat operations today rely on small teams operating independently. From this experience, veterans are proving to be good decision-makers, creative problem-solvers, and effective leaders in the civilian workforce.
- **Put the needs of the organization above personal needs.** You've been trained to perform as if everyone in your unit succeeds or fails together. The military values of mission first and always looking out for each another will serve you well in your civilian job. Or they may point you to a more rewarding post-deployment career.

Whether you're returning to a job you held before deployment or you're looking for a new opportunity, there are many resources to help you promote your military experience to a civilian employer. Be sure to check the DoD Transition Assistance Program at www.turbotap.org and your service-branch transition assistance program. They provide resource guides and trainings that can help you translate your combat skills into skills for the civilian workplace.

Military OneSource can also help you make the most of your military experience. Call 1-800-342-9647 and speak with a consultant or go to www.MilitaryOneSource.com to access [Career & Education](#) information.

Military OneSource 2011

Montana Yellow Ribbon Events

October 15th/16th - Missoula
E Co 145th & B Co 1-163rd
30 Day Event

October 22/23—Bozeman
C Co 1-163rd & HHD 1-163rd
30 Day Event

October 22/23—Billings
A Co 1-163rd
30 Day Event

Yellow Ribbon contact numbers are
406-324-3985 or 406-324-3984





FAMILY PROGRAMS CONTACTS



State Family Program Director Vacant	406-324-3239	
Family Assistance Center Coordinator Julia Holder	406-324-3232	julie.l.holder@us.army.mil
Family Assistance Center Kerry Cunningham	Helena 406-324-3202	kerry.cunningham@us.army.mil
Family Assistance Center Holly Swartz	Missoula 406-324-5121	holly.swartz@us.army.mil
Family Assistance Center Christina Ryan	Kalispell 406-324-5180	christina.ryan@us.army.mil
Family Assistance Center Linda Sundby	Glasgow 406-324-5530	linda.sundby@us.army.mil
Family Assistance Center Russell Pettit	Billings 406-324-5450	russell.a.pettit@us.army.mil
State Youth Coordinator Sara Cease	406-324-5120	sara.cease@us.army.mil
State Youth Specialist Heidi Kenney	406-324-5027	heidi.kenney@us.army.mil
State Senior Family Readiness Support Assistant Misti Dauenhauer	406-324-3234	misti.dauenhauer@us.army.mil
State Family Readiness Support Assistant Bret Anderson	406-324-3358	bret.l.anderson@us.army.mil
Airman & Family Readiness Program Manager Holly Wick	406-791-0867	holly.wick@ang.af.mil

Military Family Life Consultant (MFLC)
Kerrie Wheeler, LCPC
406-696-5202

Military Family Life Consultant (MFLC)
Jennifer Hurwitz, LCPC
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Child & Youth Behavioral MFLC
Heidi Spritzer, LCPC
406-438-3736

Director of Psychological Health (DPH)
Carol Josephson, LCSW/LAC
406-422-6131

Director of Psychological Health (DPH)
Jerry Palmer, LCPC
406-788-5334

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