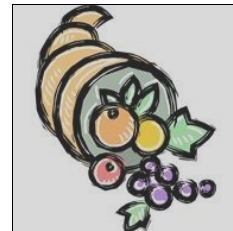




Family Ties



FINANCIAL READINESS = MISSION READINESS

The military equates financial readiness with mission readiness. So how is it that 56% of military members report financial difficulty?

If you are preparing to deploy it is important to sit down and create a deployment action plan for home finances. As part of this plan:

- * Budget for the whole year: lay out a reasonable plan with goals for the next several months
- * Plan for extra expenses: car expenses, medical bills, home projects, childcare, etc.
- * Create a folder of all your family's critical

papers needed in an emergency.

Don't allow repeated financial issues to take a toll on your family. Take charge of your money by working together. This will help your family function better as a team during separations.

Imagine...

- * Having absolutely no debt
- * Retiring with a nest egg of almost 6 million dollars
- * Breaking the family curse of financial poverty, stress and insecurity.

This is the FUTURE and it could be YOURS if...

You are sick and tired of being sick and tired.

You want to be ready for emergencies.

You are ready to beat debt and build wealth.

You are willing to do what it takes today in order to win tomorrow.

It is time to take charge of your behavior, take control of your money and finally take your place on the road to Financial Peace!

The 148th FW is offering FREE, Dave Ramsey's Financial Peace University. The next class will be

held 3 hours on Friday night before drill from 1830-2130 and 3 hours Saturday immediately following drill. The course will run Jan-Mar. There is a commitment to attend because normally this course would cost \$200. However; talk to anyone who has attended the class and you'll hear about the life-long change in spending, saving and giving habits. And they'll say the commitment is worth it!

For more information contact Jennifer at 788-7833.

ARE YOU CUT OUT TO BE A KEY VOLUNTEER?

What is the Key Volunteer Program all about?

Key Volunteers (KVs) are a peer-to-peer support system. They are family and community members that are a part of the "chain of concern", and are able to foster communication with unit leadership by bringing issues and concerns to the table in a neutral and constructive manner.

What is the role of the Key Volunteer?

KVs promote a state of family readiness, quality of life and empowerment of military families through education, communication, resources, and community involvement.

How do Key Volunteers know what to do?

KVs are trained and gain knowledge of unit and community programs and organizations and have the resources to give answers to questions. KVs are given an initial orientation

and ongoing training. Mileage and childcare expenses are reimbursed.

How do I become a Key volunteer?

We are looking for energetic spouses, family members and community supporters. There is no experience needed, only a commitment to the program and a positive attitude. Time commitments vary by squadron and are usually flexible depending



on the squadron's needs. Contact your Airman and Family Readiness Program Manager (Jennifer Kuhlman) at 788-7833 or your Airman's Unit Commander, Chief or First Sergeant TODAY!

When does the Key Volunteer Program start?

We would like to get all the KV's in place by January and have a training in February and March. We would like all KVs to be ready to go by April, 2012.

STRENGTHEN YOUR FAMILY WITH MARITAL COUNSELING

The DoD is taking steps to improve access to a continuum of counseling support for married service members and their families, and to inform them that seeking marital support is a sign of courage and strength.

As service members and their spouses face the stressors of multiple deployments, seeking marital counseling both pre- and post-deployment is becoming increasingly common.

Two types of counseling is available to service members and spouses who are experiencing increased stress:

Non-medical counseling is generally a short term, problem-solving approach to enhance military family readiness. It is designed to address everyday concerns, such as improving relationships at home and at work, stress and/or anger management, parenting and grief issues. Some resources are:

*Military OneSource 1-800-342-9647

*Military Family Life Consultants 1-888-755-9355

*Relationship enrichment programs or enhancement classes and Chaplains.

Medical counseling is designed to assist with long-term issues, such as drug and alcohol abuse, psychological concerns, posttraumatic stress disorder, traumatic brain injury, child and/or spousal abuse, suicidal ideation or other psychological issues that adversely affect a marriage. Some resources are:

*TRICARE 1-888-874-9378

*TRICARE's Assistance Program

To view the full article, go to:

www.realwarriors.net/family/care/maritalcounseling.php

The next 148th FW Strong Bonds retreat is scheduled for April 27-29, 2012.

Location TBD.



DEPLOYMENT: YOUR CHILDREN AND SEPARATION

Children going through deployment may experience many of the same effects as children of divorce. Children worry about what will happen to them. They worry that the non-deployed parent will leave, too. Who will take care of them? As the service member leaves for training or deployment, preparing a child emotionally prior to departure will help the child cope. Make sure they know they are loved. Whenever there is distress in a family, children assume responsibility for it. They may feel responsible that a parent is going away or feel that the parent does not love them any more. Providing consistent, loving assurance will help alleviate this.

What else can you do to help: Be truthful, share feelings, explore destinations, communicate with teachers, design an activity to mark time, show your workspace, let your child help you pack.

Know the signs of distress: Clinging to people or a favorite toy or blanket, unexplained crying or tearfulness, a rise in complaints about stomachaches/headaches, problems at school, acting out behaviors, loss of interest in usual interests and hobbies.

Positive aspects of separation: Fosters maturity, encourages independence and resourcefulness and strengthens family bonds through strength and support.

REMEMBER: You are not alone. Know and utilize your resources and ASK FOR ASSISTANCE!

■ Once again, the 148th FW has volunteered to gift wrap at the Miller Hill Mall on Monday, December 12 between the hours of 10 AM and 8 PM. All the money raised supports the Salvation Army's Holiday projects. If you are interested in volunteering, please contact Jess at 788-7879 or Jennifer at 788-7833 to see what times are still available.

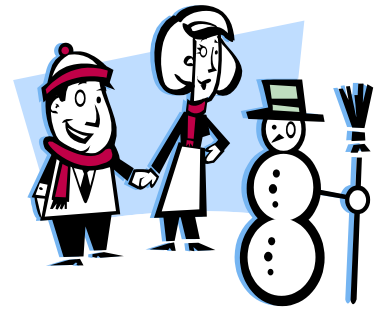
EXPRESS SCRIPTS PHARMACY COVERAGE

Beginning January 1, 2012, Walgreens will no longer be participating in the Express Scripts pharmacy coverage under Tricare.

Walgreens will, however, continue honoring all prescription plans administered by Express Scripts through December 31, 2011. If you are currently enrolled in Tricare and use Walgreens for your prescriptions, **it is advised that you transition to a new pharmacy no later than December 31, 2011.**

Express scripts can provide you with the names of contracted pharmacies in your area by using the pharmacy locator tool on the Express Scripts Website www.express-scripts.com.

If you choose to utilize a non-participating pharmacy on an ongoing basis, you will be charged a cash price for your medication at the time of purchase. You may submit your receipts and a claim form for reimbursement; however, you will be reimbursed only 60% of the cash price.



If your local pharmacy is having trouble filling your medication the pharmacy should call the Express Scripts Pharmacy Help Desk at 1-800-824-0898 listed on your Express Scripts ID card for assistance.

SEVERVICE MEMBER'S GROUP LIFE INSURANCE (SGLI)

Have you recently gotten married, divorced or had a child? If so, have you completed a new Service Member's Group Life Insurance (SGLI) form and changed your status in vRED?

It is a good idea to review your form to ensure you know that your family

is taken care of if something happens to you.

You will also need to complete a new SGLI form if you plan to increase, decrease or cancel your current SGLI coverage amount.

If you need to update your SGLI, you can either stop in the Force Support

Squadron (FSS) and fill it out or you can download the form on www.insurance.va.gov and send it to TSgt Jill Haapala /FSS.

If you have any questions regarding your SGLI please contact TSgt Jill Haapala at 788-7212 or email jill.haapala@ang.af.mil

FREE TUTORING AVAILABLE

National Guard and Reserve families can now receive online tutoring and homework assistance from Tutor.com at no charge. This program allows K-12 and adult students to connect to a live tutor online at any time for help with homework, studying, exam preparation, college coursework and more.

HOME COMMUNITY CARE CHILDCARE SURVEY

National Guard Bureau (NGB) has asked us to send out a survey to all families with children ages 2 weeks-12 years to determine childcare needs. When you receive the survey, please answer the 5 short questions and return the survey in the self addressed stamped envelope.

If you didn't receive the survey and have children 2 weeks-12 years it is because you haven't updated your family in the DEERS system. Please contact Customer Service at 218-788-7212 to add new family members. It is also recommended you update your vRED!

The Home Community

Care (HCC) program has been used by the 148th FW since 2009 and offers free childcare on UTA weekends for six children ages 2 weeks-12 years. The HCC program has been so beneficial and has been filled every UTA that we are now requesting a second provider in the Esko area.

If you are interested in free childcare on drill weekends please contact Jennifer at 218-788-7833. Priority will go to dual military, single parents, military with spouses that work on UTA and spouses of deployed 148th members that work on weekends.

MISCELLANEOUS GOODIES

- * The Guthrie Theater in Minneapolis is offering a 50% savings to the show "Much Ado about Nothing" by William Shakespeare. The seats range from \$14.40 to \$27.00. When calling the box office 612-377-2224 mention "Military" to receive this offer. The play runs Sep 10-Nov 5, 2011.
- * Military families can register to win a Deployment Survival Kit at: <http://intheknowmom.net>
- * Brides Across America is celebrating their 5th Annual Military Wedding Gown Giveaway to deserving couples in each state. For information log onto www.bridesacrossamerica.com for information. They will be in Minnesota Nov 9 & 10, 2011.
- * The General Hugh Shelton Leadership Center is pleased to offer a 4-year college scholarship to North Carolina State University. This is the 8th annual Hugh Shelton scholarship provided by the Center and is valued at \$10,000 per year (renewable), plus an annual \$2,000 stipend for external leadership experiences such as study abroad. Applications are due 1 Nov 2011. <http://gomdl.com/2011/09/hugh-shelton-scholarship/>
- * New Hampshire White Mountain Winter Adventure Camps for Military Teens are available to all teens (with or without disabilities) in military families, are "all-inclusive" (food, lodging, lift tickets, rental and lessons) and fill on a first-come-first-serve basis. Transportation assistance is also available. Register www.nkomk.com or call 603-862-2495.

148 FW/FSF
4680 Viper St
Duluth, MN 55811
Official Business

UMD BULLDOG HOCKEY FANS



Military Appreciation Night

On Friday November 11th at 7pm in the AMSOIL Arena the UMD hockey team will play Anchorage. Tickets are \$10 apiece— quantities are limited.

For tickets contact:

MXG Amy Houde 788-7246
MXG Kyle Lindstrom 788-7542.
OPS Julie Ault 788-7262.
HQ Jill Miller 788-7832.

148th FW Volunteers Needed

Who: 148th FW members/families

When: Before the Bulldogs vs Anchorage game on November 11th.

Where: AMSOIL Arena

Why: To collect unwrapped toys and donations to support the Salvation Army's Toyland Express that provides toys for area children so they will have a great holiday season.

Thank you for your help and
your contribution!

Come show your support!

