



Army Strong Community Center

Connecting Soldiers, Families, & Communities

MAKING A DIFFERENCE IN BRISTOL, CT



FEBRUARY 2014

IN THIS ISSUE:

The Veterans Corner on Nutmeg Television . 1
For Goodness Sake2
Tricare Retiree Dental Program.....2
Military Life.....2
Army Reserve Safety Slogan Contest.....3
Military Saves Week4
myPay Account 7
Confidential Non-Medical Counseling..... 7
National Wear Red Day8
MySECO8
Youth Preparedness Council.....8

ARMY STRONG COMMUNITY CENTER
111 North Main Street, 1st Floor
Bristol, CT 06010
Fax: 860-584-6263

DONNA M. DOGNIN
Contract Customer Support Coordinator
Office: 860-584-6258
donna.m.dognin.ctr@mail.mil

SANDRA L. HOFFMAN
Contract Customer Support Coordinator
Office: 860-584-6257
sandra.l.hoffman.ctr@us.army.mil

OFFICE HOURS:
Monday–Friday, 8am–5pm



Army Strong Community Center (ASCC) is an Army Reserve Family Program

The Veterans Corner on Nutmeg Television

If you want to know what’s going on in the local Veterans Community, *The Veterans Corner* is the show to watch. The show’s Host, Chuck Woodin, is a Navy Veteran, past Commander of the American Legion Post 2 and Vice Commander of District 1.

Cameraman Timothy Gamache, a Vietnam Veteran and past Chair of the Bristol Veterans Council, appeared as a guest on the first show with Donna Dognin from the Army Strong Community Center. The show brings information about the resources and services available in the community directly to Soldiers and Veterans.

Some of the guests who have been on the show include the Fisher House, Soldiers, Sailors, and Marines Fund, AmVets, Operation Gift Cards, American Legion, DAV, POW/MIA, House of Heroes, Step Up for Vets, Veterans, Inc., State Representative Frank Nicastro, Senator Jason Welch, Vet Hunters, and the Vet Center. The show is educational, entertaining, and helps to bring Veterans and the Community closer together.

If you would like to be on the show, or know of an organization that supports the Veteran Community, contact Chuck Woodin at TheVeteransCorner.Ct@gmail.com.

You can watch The Veteran’s Corner on
Thursday nights at 7:00 PM on
Comcast channel 5 and AT&T U-Verse channel 99
Statewide!

The information presented in this newsletter is for informational awareness only and does not represent endorsement, sponsorship, recommendation, or promotion of any commercial event(s), commercial names or brands by the editors of this Newsletter, the Department of Defense, US Army, US Navy, US Air Force, US Coast Guard, National Guard or Reserve, and the federal government. Usage of commercial or trade mark names is for identification purposes only.



Army Reserve Family Programs

*The Strength of our Soldiers
comes from the Strength of their Families*
(866) 345-8248 <http://arfp.org>

Coaching Into Care provides a “coaching” service for Family and Friends of Veterans who see that their Veteran needs help. For more information, visit <http://www.mirecc.va.gov/coaching/services.asp>

For Goodness Sake

For Goodness Sake is a new organization in Bristol, CT. Their mission is “To provide direct aid, such as furniture and household goods, to individuals and families making the transition to independent living. With compassion rooted in human dignity, our work transforms empty living spaces into homes.”

The executive Director is Kendra Cunningham, Yvonne Zeterval is the Furniture Program Coordinator, and Karin Ivkovich is the Client Liaison. The organization is comprised of a small group of volunteers who believe kindness and compassion are an important part of helping people rebuilds their lives.

They accept donations of new or ‘gently used’ items such as sofas, love seats, tables, desks, bed frames, dressers, baby furniture, office furniture, linens, blankets, towels, TV sets, clocks, home décor, and sports equipment. You can also become involved by volunteering your time.

For additional information please send an email to Info@forgoodnessake.org.



TRICARE Retiree Dental Program (TRDP)

New additions to the TRICARE Retiree Dental Program (TRDP) starting on January 1, 2014.

- The Annual Maximum has increased from \$1200 to \$1300 per person/per year.
- The Dental Accident benefit has increased from \$1000 to \$1200 per person/per year.
- The Orthodontic benefit has increased from \$1500 to \$1750 per person/per lifetime (no age limit on this benefit).
- Enrollees with Type 1 or 2 diabetes are now covered for 3 cleanings per year.
- New contract year is January 1 - December 31.
- In addition, the monthly premiums have decreased.

For more information, visit the new TRDP website at <http://trdp.org>.

5 Most Surprising Things about Military Life

1. Deployment isn't the only separation. It's not that someone told your deployment would be the only time you'd be away from your Military Member; remember trainings include separations as well.
2. Military friendships are amazing. In the civilian world friends are usually just ... friends. In the military world friends are often Family.
3. Ms. Independent. Most civilians are surprised by how independent a spouse is after marrying into the military. Military spouses make it work every day.
4. Transitioning from career-person to housewife is hard. But this is done on a daily basis.
5. Military life is crazy AND rewarding. It can be infuriating, but mostly it's rewarding. It makes our hearts swell with pride. And we are so glad we are a part of it.

For more information, visit www.military.com.



Army Reserve Family Programs

*The Strength of our Soldiers
comes from the Strength of their Families*
(866) 345-8248 <http://arfp.org>

Army Reserve Safety Slogan Contest

The Army Reserve is excited to announce the new “Safety Slogan” competition. This competition is a chance for YOU to set the stage for Safety in the Reserve Command. The slogan will be used to promote the Command’s commitment to safety.

Information: Visit the Army Reserve Safety website at <https://www.us.army.mil/suite/page/649463> or the Army Reserve Face Book page at <http://www.facebook.com/USArmyReserveSafety> for additional information.

Prizes: The winner will receive:

- Three-star and CSM certificate of achievement
- Slogan highlighted at all future Safety venues and promotional items.
- Story in Warrior Citizen and recognition in the Double Eagle
- Distribution of the slogan on Army Reserve social and web channels
- News release on DVIDS



Submission: Entries may be emailed directly to safetyslogan14@gmail.com before 30 April 2014. Entries must include the entrant’s name, rank if applicable, phone number, email address, city, state and unit.

Restrictions: Entrants must adhere to the regulatory and command policy restrictions for safety and operational security.

- The slogan will not contain offensive or disrespectful language.
- It can be no longer than two sentences in its entirety.
- It must conform to the high standards of the US Army Reserve Command.
- It must comply with all rules or must not violate principles of law, i.e. discrimination, harassment.
- Violations of any of these policies will result in the immediate disqualification of the entrant’s submission.

Restrictions and specific submission criteria are listed in the Official Rules and Information paper at <https://www.us.army.mil/suite/page/649463>. Contestants who submit inappropriate slogans will be disqualified.

Questions: Submit all questions to the safetyslogan14@gmail.com email address with the phrase “Safety Slogan” in the subject line and an Army Reserve Safety representative will contact you or provide you an answer ASAP.

MILITARY AMERICA Saves

START SMALL. THINK BIG.

militarysaves.org

Military Saves Week!

February 24 - March 2, 2014

Military Saves Week is an annual opportunity for organizations to promote good savings behavior and a chance for Military Members and their Families to assess their own saving status.

Are you ready to set your goal? Military Saves promotes positive changes in personal financial behavior through the notion that we can “Start Small, Think Big.” When you take the Military Saves pledge, you’ll receive: free credit score from myFICO (the code will be available on the website or in the welcome email from Military Saves); free monthly e-mail newsletters with savings advice from national experts; and free subscription to the quarterly American Saver newsletter.

Five Saving Strategies

1. **Save for Emergencies.** Having an emergency savings fund may be the most important difference between those who manage to stay afloat and those who are sinking financially.
2. **Pay off high cost debt.** The best investment most borrowers can make is to pay off consumer debt with double-digit interest rates.
3. **Save Automatically.** Use an allotment or set-up an automatic transfer monthly from your pay into a savings account. Saving automatically is the easiest and most successful way to save.
4. **Participate in the Thrift Savings Plan (TSP).** TSP is a retirement savings and investment plan for Federal employees and members of the uniformed services, including the Ready Reserve.
5. **Deploying?** Take advantage of the Savings Deposit Program. A total of \$10,000 may be deposited during deployment(s) in one-year and will earn 10% interest annually.

Saving for Emergencies

Maintaining an emergency savings account may be the most important difference between those who manage to stay afloat and those who sink in debt. An emergency savings fund consists of a small amount of money, usually in a savings or share account, that you do not have easy access to. Keeping \$500 to \$1,000 of savings for emergencies can allow you to easily meet unexpected financial challenges.

5 Ways to Save \$500 to \$1,000 for Emergencies

1. **Save Automatically.** Have part of your paycheck automatically deposited into a savings or share account or set up regular transfers from your checking to your savings account.
2. **Save your loose change.** Putting aside fifty cents a day over the course of a year will allow you to save nearly 40% of a \$500 emergency fund.
3. **Make your monthly credit card payment on time.** The \$30-35 you save by not being charged a late fee each month on one card would save you most of the money you need for \$500 in emergency savings.
4. **Save a portion of your tax refund.** Use tax form 8888 to split your return.
5. **Bring lunch to work.** If buying lunch at work costs \$5, but making lunch at home costs only \$2.50, then in a year, you could afford to create a \$500 emergency fund and still have money left over.

Where to Keep Emergency Savings

It’s usually best to keep emergency savings in a savings or share account. These types of accounts allow you to access to your money when you need it. Keeping your money in a savings account makes it much less likely that you will use these savings to pay for everyday, non-emergency expenses.



Army Reserve Family Programs

*The Strength of our Soldiers
comes from the Strength of their Families*
(866) 345-8248 <http://arfp.org>

Tips For Americans Who Have Trouble Saving Money

Living without a savings account is tantamount to a trapeze artist flying without a safety net. Yet far too many American consumers do just that. With budgets already tight, many people wonder where they can find the money to save. Here are some money-saving tips:

1. Track your expenses. To find money available for savings, first determine where you are currently spending your money. You can't know where you're going until you know where you are. Tracking expenses will provide the answers. Write down every cent you spend. At the end of the month, take a look at where your hard-earned cash really goes. You just might be surprised.

2. Create a budget. Budget is not a four-letter word. A well-designed spending plan considers all sources of income: living expenses, debt obligations, and savings. Be sure to incorporate all three expense categories: fixed expenses (e.g., mortgage, auto loans and rent), variable expenses (e.g., credit cards, groceries, entertainment, clothes and gasoline) and periodic expenses (e.g., property taxes, home repair, and car maintenance). Whether it's saving for retirement, education or a vacation, the old adage remains true: pay yourself first. You can't spend money you don't have, so set aside your allotted savings right off the top.

3. Customize your budget to fit your lifestyle. When constructing your budget, be realistic when looking for opportunities to save money. People are more successful when they cut back, as opposed to cutting out. Don't be too strict, or you won't stick with your plan. Know, however, that small changes over time can indeed add up. For instance, instead of eating lunch out every day, brown bag it two days per week. Take a look at your cable package and cell phone plan to determine if you have the right fit for your lifestyle. Evaluate the necessity of having a land phone. Savings opportunities are available in each spending category.

4. Involve the entire family. A joint effort yields a greater result. And, make it fun. See who can save the most each month, and have a special prize for them. Agree upon a savings goal that everyone can work toward

(summer vacation, new car, etc.). Celebrate each success along the way. Before you know it, saving will be as much fun as spending.

5. Find the right savings vehicle(s) for you. There are many ways to optimize your savings. Consider splitting money between accounts that are liquid (such as a money market account) versus those intended for more long-term savings (such as certificates of deposit). Explore liquid money market accounts online, as these accounts can offer higher interest rates. Consider using automatic deposit, transfer, payment and withdrawal of money whenever possible to keep money out of your hands and in a safe place. Know that sometimes easy access to saved money is needed for emergencies, so don't put all of your savings into vehicles where you'd be penalized for withdrawal.

6. Pretend it never happened. When you get a raise, birthday money, bonus or tax refund, quickly put this extra income toward your retirement plan or savings account. The longer the extra money is in your possession the easier it is to spend it. If you were anticipating using this extra money to buy something special, instead consider using the money to pay down credit card debt, give yourself a small treat, and deposit what's left over into your rainy-day fund.

7. Take advantage of your employer's retirement benefits. Gone are the days when Americans could rely on traditional defined benefit plans. Saving for retirement now rests more with individual Americans than ever. Regardless of your age, it is important to take an aggressive approach to saving. Contact your human resources department (HR) and research money-saving options, whether it's through a traditional defined benefit plan that pays a set dollar amount each year of retirement or a defined contribution plan such as a 401(k) plan that allows contributions to be made with before-tax dollars. Also, ask HR if the company matches a portion of your contributions or allows catch-up payments. Changing jobs? Take your money with you – roll it over into an IRA or the new employer's plan.



Army Reserve Family Programs

*The Strength of our Soldiers
comes from the Strength of their Families*
(866) 345-8248 <http://arfp.org>

Take the **MILITARY SAVES** pledge at www.militarysaves.org for tips, news, and advice to help you save more successfully!

Tips to Help You Pay off High Interest Debt

By Quincy Enoch, Assoc. Dir. of Legislative Affairs & Military Liaison, National Association of Federal Credit Unions

Unfortunately, too many consumers have found out the hard way that paying off high interest debt can be a daunting task. Sometimes the sheer amount of debt along with the interest can be overwhelming. Since consumers in debt typically got that way through a series of bad decisions and poor financial management, it is not always easy to make the choices and take the actions to get out of debt.

With this in mind, I spoke with consumers that have dealt with debt, executives of financial institutions and financial counselors to come up with some tips to help you get started. They all were able to give me various tips. I have included those I see as most important, but the first tip on the list is one that I not only received from everyone I talked to but was also first on all their lists.

1. Seek financial counseling. The key to getting out of debt and staying out of debt is managing your finances appropriately. Many consumers explained to me that while they were able to dig themselves out of debt, if they didn't understand how to properly manage their finances they eventually found themselves back in debt. Speaking with a financial counselor will help you gain complete control of your financial situation. This will assist you in maintaining a stronger financial future even after you have paid off your debt.

2. Stop increasing your debt. Obviously, it is going to be twice as hard to pay down debt if you are still adding to it. You should stop spending on credit cards immediately, and refrain from taking on any additional unnecessary debt.

3. Renegotiate terms with your creditors. You should contact your creditors and explain your situation. They may work out a settlement or lower your interest rate. It doesn't always work, but it's guaranteed not to if you don't make any attempt.

4. Transfer your debt to the lowest interest rate possible. Take a look at all your credit cards. Find the one with the lowest interest rate. If it's not at the limit, consider transferring higher interest debt to that credit card.

5. Figure out your debt paydown fund amount. Develop a spending budget, and identify areas where you might be able to cut back. No one is suggesting that you come up with a budget that is unlivable, but you can use the money saved from trimming off your budget to pay down high cost debt.

6. Start paying it off. To save money and pay down debt faster, it's good practice to pay the minimum on all debt except the debt with the highest interest rate. Concentrate on paying down the highest interest debt first because that debt is costing you the most.

7. Tap into savings. It is always a good practice to have emergency savings, but every dollar you have in savings beyond that is another dollar's worth of interest you will continue to pay. You should evaluate your financial situation and determine exactly how much savings you need.

8. Pay more than the minimum. Whenever paying off debt you should always pay more than the minimum. Typically, paying just the minimum amount means only a small portion of the payment will actually go to the debt. Most of the payment is interest charges. Paying even a small amount over the minimum could significantly reduce both the time it will take to pay off the debt and the total amount you will have to pay.

9. Don't give up. It's not likely that you got into debt in one day, and you won't get out of debt in one day. Taking ownership of your financial situation and learning how to manage your finances can be very empowering and relieve a great deal of stress.

STAY CONNECTED WITH VA

For Veterans, dependents, and survivors: information on benefits and services delivered right to your inbox.

Email Address

SUBMIT

<http://www.va.gov/>

Army Reserve Family Programs

*The Strength of our Soldiers
comes from the Strength of their Families*
(866) 345-8248 <http://arfp.org>

myPay Account

Attention Army Retirees who use AKO Email

The U.S. Army will close all Retirees' and Family members' Army Knowledge Online (AKO) accounts between Jan. 31, 2014 and Mar. 31, 2014. Army retirees who have AKO email addresses (ending in @us.army.mil) in their myPay accounts should add a personal commercial email address to their myPay account as soon as possible to continue to receive notices from DFAS. To add an email address, retirees should log into their account and select the "Email Address" option.

For more on the AKO Transition, visit the [AKO website](#).

Confidential Non-Medical Counseling

Confidential non-medical counseling is available to servicemembers and military family members at no cost through Military OneSource and the Military and Family Life Counselor Program. Non-medical counseling providers protect their clients' privacy in accordance with federal, state and military regulations. Counselors understand that for counseling to be effective, it has to be built on trust and the client must feel safe discussing sensitive issues.

When you seek non-medical counseling, you can expect that all aspects of the counseling process, including scheduling your appointment and what you say during a counseling session, will be kept private except as noted in "Limits of confidentiality" below. You can receive non-medical counseling without anyone's knowledge, including the chain of command, your spouse or partner or your parents if you have reached age 18. You may decide that it's a good idea to tell certain people about your counseling, but if you want your counselor to provide information to a third party, you'll first be asked to give your permission by signing a release form. →

Limits of confidentiality

Before non-medical counseling begins, your counselor will likely explain confidentiality, including its limits. Federal, state and military regulations allow your counselor to release information without your signed authorization if there is cause to believe that:

- You are a danger to yourself or another person
- You have been involved in domestic violence
- A child has been or may be abused or neglected
- An elderly or disabled person has been abused, neglected or subjected to financial exploitation

These exceptions are necessary to protect clients and others from harm. However, disclosures are made only to those with a need to know.

Your decision to seek confidential non-medical counseling

Non-medical counseling is an effective and well-established strategy for finding solutions to common emotional and interpersonal difficulties that may affect work and family life. It can help with issues such as adjustment after a deployment, marital conflicts, stress management, parenting challenges and coping with a loss. The decision to see a counselor is not always easy. Yet for many people, it is an important first step in preventing problems from developing into more serious mental health issues.

Contact Military OneSource at (800) 342-9647 to connect to a licensed counselor online, over the phone or face-to-face.

You may also access face-to-face confidential non-medical counseling services with a licensed counselor through the Military and Family Life Counseling (MFLC) Program.

For more information, contact the Army Strong Community Center.

National Wear Red Day

On National Wear Red Day, Americans nationwide will wear red to show support for women's heart health. Join the movement on February 7 and encourage women to take steps to reduce their risk for heart disease, their #1 killer. For more information, visit www.hearttruth.gov.

MySECO

The Spouse Education and Career Opportunities program just launched several new tools and resources, making it even easier for you to manage your education and career goals and research the most up-to-date information for employment trends and job skills.

The SECO program provides expert education and career guidance to military spouses worldwide and offers comprehensive information, tools and resources to support SECO's four lifecycle stages: career exploration, education and training, employment readiness and career connections.

The MySECO website, built exclusively for military spouses with their mobile military life in mind, ensures spouses have 24/7 access to online education and career information, resources, tools and assessments. Using the tools and assessments, you can begin to explore your interests, skills, passions and personality type to determine the best fit for education and career choices and start to build a portable and meaningful career path you can take with you as you move. The new features on MySECO are available only to authenticated users, so take time to register today and begin your journey to learn, advance and success.

New features on MySECO

Research Occupations tool: powered by CareerOneStop, helps you find the latest government statistics on wages and employment trends nationwide or in your area. You can also explore hundreds of occupations and career fields and learn about the knowledge, skills and abilities associated with them.

Resume builder: provides an easy-to-use template for you to create a chronological resume from your MySECO profile. The resume builder allows you to populate basic information, education and training, work experience and certifications and licenses for a solid, pre-formatted resume highlighting your unique qualifications.

For more information, visit myseco.militaryonesource.mil or contact a SECO Career Counselor at (800) 342-9647.

FEMA seeks applicants for Youth Preparedness Council

The U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) is seeking applicants for its Youth Preparedness Council.

The Youth Preparedness Council is a unique opportunity for youth leaders to serve on a highly distinguished national council and participate in the Youth Preparedness Council Summit. Additionally, the youth leaders have the opportunity to complete a self-selected youth preparedness project and to share their opinions, experiences, ideas, solutions and questions regarding youth disaster preparedness with the leadership of FEMA and national youth preparedness organizations. Once selected, members serve on the Council for one year, with the option to extend for an additional year, if formally requested by FEMA.

Council activities and projects center around five key areas of engagement: Programs, Partnerships, Events, Public Speaking/Outreach and Publishing. Members represent the youth perspective on emergency preparedness and share information with their communities. They also meet with FEMA on a regular basis to provide ongoing input on strategies, initiatives and projects throughout the duration of their term.

Any individual between the ages of 12 and 17 who is engaged in individual and community preparedness or who has experienced a disaster that has motivated him or her to make a positive difference in his or her community, may apply to serve on the Youth Preparedness Council. Individuals who applied last year are highly encouraged to apply again. Adults working with youth and/or community preparedness are encouraged to share the application with youth who might be interested in applying.

Youth interested in applying to the Council must submit a completed application form and two letters of recommendation. Specific information about completing and submitting the application and attachments can be found in the application instructions. All applications and supporting materials must be received **no later than February 24, 2014, 11:59 p.m. EST** in order to be eligible. New Youth Preparedness Council members will be announced in May 2014.

For more information about the Youth Preparedness Council and to access the application materials, visit <http://www.ready.gov/youth-preparedness-council>.