# 164<sup>th</sup> AW FAMILY PROGRAM NEWS TGIF – THE GUARD IS FAMILY!



Airman & Family Program Office

April 2016

## A word from Betty:

Betty Gaskins, Airman & Family Program Manager

Our youngest citizens often pay the greatest price when a nation is at war. Each April since 1986, the Department of Defense has celebrated the "Month of the Military Child" in recognition of the many challenges children face by having a parent or parents serve in the uniformed services.

Military Kids Serve Too! is a special event to recognize the strength and sacrifice displayed by the children of Tennessee's military and veteran



community. From deployments to new schools, military children are faced with unique challenges. Their ability to adapt to present and future changes deserves our respect and admiration as the service of military children is easy to overlook.

Red Cross is sponsoring a fun event on April 23, 2016 to celebrate and honor military children for their heroism, character, courage, sacrifices and continued resilience. Plan on arriving at 1:30pm for guest registration as program begins promptly at 2:00pm – for a 30 minute program with a special coining ceremony. Light refreshments will be served. All guests will receive free admission to My Big Backyard and other gardens after the ceremony.

Program partners include Operation Military Kids and TN National Guard Child and Youth Program.

Date: Saturday, April 23, 2016Time: 2:00 PM - 6:00 PMLocation: Memphis Botanic Garden - 750 Cherry Road - Memphis, TN 38117

The free event is for children 0-17 whose parent/guardian is currently serving in the U.S. Armed Forces (Active, Reserve, Guard). Space is limited and your RSVP is required.

RSVP: American.redcross.org/mkstmemphistn

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The **5-2-1-0 Healthy Military Children campaign** encourages parents to help their children take simple steps to promote lifetime wellness. All children can benefit from more physical activity, a healthy diet with not sweetened beverages and a reduction in screen time.

What is 5-2-1-0? These numbers represent four healthy behaviors children should achieve daily.

- **5 or more servings of fruits and vegetables** (1 med piece of fruit, <sup>1</sup>/<sub>2</sub> cup chopped, canned or cooked fruit, <sup>1</sup>/<sub>2</sub> cup of raw or cooked vegetables)
- 2 or fewer hours of screen time (any free time spent using technological devices, such as computers or tablets)
- **1 or more hours of physical activity** (this includes any action that raises the heart rate above resting)
- **0** sweetened beverages (Research shows a reduction in sweetened beverages reduces the risk of obesity and dental-related health problems)

Parents can get involved with 5-2-1-0 to help maintain a healthy lifestyle for the whole family. Introduce more fruits and veggies by adding a piece of fruit to your daily meals. Instead of letting your children sit in front of a computer screen, encourage them to join you outside for a fun activity. And don't forget to stay hydrated with plenty of water.

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## FINANCIAL TIP FOR THE MONTH

Financial concerns are one of the main issues that Service Members and Families are dealing with. If you are facing a financial issue, or you just want to get your finances in order, don't worry! You are not alone! The Family Program office can provide resources for financial assistance and services that you are seeking.

## Negative Credit and the Impact it can have on Security Clearances and your Military Career

Having a negative or chaotic financial situation while in the National Guard can cause severe consequences. Low credit scores can lead to the loss of security clearances, which in turn can lead to a discharge or a bar-to-reenlist.



The good news is that in many cases, if you seek out assistance to clean up your financial situation before the discharge/bar process is started, you have a better chance at being retained! Not only does it show initiative, but you will improve other areas of your military career by spending less time being stressed over money issues. Waiting to clean up this area of readiness is a mistake.

# **Military OneSource**

Do you want to learn more about becoming financially secure? Military OneSource has an online program that provides Service Members and eligible family members with a wealth of knowledge and information. Let the Personal Financial Management Program help you get your finances in order and plan for a healthy financial future. They can provide a financial advisor to work one-on-one with you. And, did you know that through Military OneSource current Service Members can file their taxes for free! Other areas of assistance include:

- Home and Family Finances
- Budgeting Basics
- Military Financial Benefits
- Protecting Your Financial Health

Military OneSource - 800-342-9647. Visit their financial page by clicking here.

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## **ADVICE FROM** *FEDSAVVY*

"April showers bring May flowers..." Or, in the words of a Financial Advisor, "Sacrificing today can help us reach our goals tomorrow!"

What sacrifices are you willing to make today in order to ensure your financial future? Increasing your contribution to your Thrift Savings Plan by even a little bit can have a large impact on your savings!

Here are some suggestions of small sacrifices that you can make in order to get most out of your TSP:

- Give Up the Little "Extras": Have you ever taken the time to determine how much money you spend on those lattes that you purchase from the specialty coffee shop? How much do you put out on going out to lunch several times a week? You would be surprised how much these extras add up! Consider giving up those specialty drinks and brown bagging your lunch. Then, take the money you save and contribute it to your TSP.
- Give Up Your Tax Return: Instead of waiting around to receive a yearly tax return, make adjustments to your tax withholding and increase your monthly paycheck. Then, take that increase and contribute it to your TSP. In the long run, it can make a huge difference.
- Give Back Your Raise: If you are afforded a raise this year, consider taking that increase and contribute it to your TSP. Even a 1% increase to your TSP can increase your balance substantially over time.

And don't forget that government match! If you are not taking advantage of the full match - you are giving away "free money"!

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# SEMIFINALISTS FOR DEPARTMENT OF DEFENSE'S TOP EMPLOYER AWARD NAMED

#### 3 Tennessee employers selected as semifinalists for top DoD award

Employer Support of the Guard and Reserve (ESGR), a Department of Defense office, has announced 3 Tennessee employers of Guard and Reserve employees are among the 139 semifinalists for the 2016 Secretary of Defense Employer Support Freedom Award (commonly referred to as the "Freedom Award").

The Freedom Award is the highest recognition given by the DoD to employers for their support of National Guard and Reserve members. On behalf of the Secretary of Defense, ESGR organizes the annual award program, which has presented the honor to 220 employers since 1996. Each year, up to 15 awards are presented to employers in the three categories – large (500 or more employees), small (fewer than 500 employees), and public sector.

This year's semifinalist group is comprised of 48 large employers, 46 small employers, and 45 public sector employers.

Below are the state employers nominated for the 2016 Freedom Award:

Tennessee Bureau of Investigation – Nashville Nissan North America – Franklin Young Touchstone - Lexington

Almost half of the U.S. military is made up of National Guard and Reserve members, many of whom also hold jobs with civilian employers. The Freedom Award recognizes those employers that provide the most outstanding support for these Citizen Warriors. Up to 15 employers will be selected for this year's award and honored at the Pentagon in an official ceremony in August. "Each of these 139 semifinalists have given great support to our citizen warriors," said ESGR Director of Outreach Navy Capt. Steve Knight. "They play a key role in maintaining the strength of the National Guard and Reserve, as they help take care of our troops and their families."

ESGR received 2,424 nominations for employers in all 50 states, Guam-CNMI, Puerto Rico, the U.S. Virgin Islands and the District of Columbia. This year's 30 finalists are expected to be announced in April, with the recipients being announced in late June. Updates, press releases and a complete list of the 2,424 nominees can be found at <u>http://tinyurl.com/zuss7jj</u>.

For more information on Tennessee's Freedom Award nominees, contact Marvin Wells at (615) 313-0753 or by email at marvin.r.wells.ctr@mail.mil. For more information on ESGR, please visit <u>www.esgr.mil</u>.

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## **Natural Disasters**

No matter where you live, we are all subject to natural disasters, such as: floods, tornados and even an earthquake. Don't wait until the disaster strikes! Be prepared ahead of time – instead of just reacting when a disaster occurs. *Everyone* needs a plan, whether you have a family of 20 or it is just you and a pet. The links provided below will take you find information to start your preparedness to handle natural disasters before, during and after they occur.

#### Preparing a Kit

Check out what these sites have to say about preparing a disaster kit:

Military OneSource: Preparing Your Disaster Kit

Military OneSource: What to Have on Hand for Emergencies

Ready.gov: Build a Kit

CDC.gov: Emergency Preparedness and Response

#### Preparing a Plan

View these sites that outline creating plans in preparedness for an emergency:

Military OneSource: Creating A Family Emergency Plan

Ready.gov: Make a Plan

CDC.gov: Make a Plan

FCC.gov: Preparing for an Emergency

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## **RUNNING WITH SEASONAL ALLERGIES**

#### By Christine Luff

Now that spring is here, I'm starting to see lots of trees budding and flowers blooming during my runs. Those runners with seasonal allergies may have also noticed the arrival of symptoms such as sneezing, wheezing, runny nose, and itchy, watery eyes. If you suffer from seasonal allergies, follow these tips to keep your runs symptom-free:

- **Plan workouts when pollen counts are low.** Pollen concentrations are usually highest from 5 a.m. to 10 a.m., according to the American Academy of Allergy, Asthma, and Immunology. Check your local pollen counts at sites such as <u>Pollen.com</u>.
- Avoid running on windy days. The wind spreads pollen throughout the air, so run indoors when it's windy. You may even want to avoid running outdoors the day after high winds.
- Shower right after your run. The worst allergy symptoms usually don't occur until about an hour *after* you come in contact with the pollen, so you may actually be able to

run outdoors without experiencing symptoms. But to reduce your risk of symptoms after your run, make sure you take a shower and put on clean clothes as soon as you get back from running.

Run after a rainstorm. Pollen counts drop as the rain washes the pollen away, so you're less likely to experience symptoms after it rains or even while it's raining (if you're into running in the rain.) Get more tips for allergy-free runs.

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## **Tutor.com for Military Families**

National Guard Families are entitled to Free Homework Help and Online Tutoring.

Tutor.com for Military Families (<u>www.tutor.com/military</u>) is a DoD-sponsored service funded by the MWR Library Program and the Yellow Ribbon Reintegration Program. It provides online tutoring and homework help 24/7 with live experts at no cost to U.S. military families.

Previously, this benefit was available only to those who were on Active Duty or in a deployed status. Now this valuable benefit is available to children of all National Guard, regardless of duty or deployment status. Inactive/part-time National Guard and Reserve service members and their dependent spouses are also eligible.

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## **CHILDCARE OPTION FOR UTA WEEKENDS**

KIDazzle Child Care and Learning Center is available for our members during drill weekends (6:30am – 5:00pm) for a special rate.





KIDazzle Child Care - F.A.A. Memphis – 3194 Independent Dr – Memphis 38118

YOU MUST EMAIL OR CALL FOR A RESERVATION!

Drills@KIDazzle.com or phone: 901-368-8444

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This newsletter is published for members, family and friends of the 164th Airlift Wing, Memphis, TN. Contents of the 164<sup>th</sup> AW Family Program News are not necessarily the views of the U. S. Government, The Department of Defense, the Air Force or the National Guard Bureau.