

# 164<sup>th</sup> AW FAMILY PROGRAM NEWS

## TGIF – THE GUARD IS FAMILY!



Airman & Family Program Office

January 2016

### A word from Betty:

Betty Gaskins, Airman & Family Program Manager

**Happy New Year!** I hope the holidays were great for all and everybody is looking forward to seeing what 2016 has in store for you.

As you look forward to the New Year -- it's good to look back at the immediate past and objectively assess what went well and what didn't in your job, your relationships, your health, and your overall sense of fulfillment. What did you learn that can help you make your life better?



The New Year ushers in the chance for renewal, a fresh slate, and the focus on good things to come – in all aspects of your life!

Remember, there are lots of resources available to you to help make your life better.



As we approach the new year, it's a good time to clean out the clutter in our lives. Sure, that means disposing of useless papers and unused stuff, but it also means throwing away old grudges.

The prevalence and durability of grudges proves Maya Angelou's observation that people don't always remember what you said or did, but they do remember how you made them feel.

Grudges are nothing more than toxic memories of how someone made us feel.

But Confucius taught that "To be wronged is nothing unless we continue to remember it." So why do so many of us choose to consciously preserve and revisit toxic feelings that detract from our happiness?

Perhaps we fool ourselves into thinking we can inflict some sort of pain on the person who wronged us. In fact, holding on to a grudge is like holding on to a hot stone. It doesn't hurt the stone or the person who gave it to us; it only hurts the one holding the stone.

And it really doesn't matter how justified the bitter feelings are or how right we are. Holding on to a grievance turns pain into suffering. In a peculiar way it empowers the wrongdoer to hurt us again and again.

So start out this new year by giving yourself a great gift. Muster the good sense and strength to root out and release deep-seated and long-held resentments.

If you can, forgive and forget. But all that's really necessary is a firm decision to let go of your grudges so you can move forward and free yourself of the chains of resentment.



### **FINANCIAL TIP FOR THE MONTH**

Many people turn to credit cards to cover costs during the holiday season. If you overdid it, use these helpful tips to get back on track.

- Pay off high-interest cards first.
- Individual store cards tend to carry very high interest rates, so pay these off as soon as you can.
- Consolidate as much as you can onto the lowest interest card you have.
- Always send in as much as you can afford, not just the minimum monthly payment.
- Set a very aggressive, but realistic time frame to pay the bills off.



### **Free financial services for YOU!**

Military OneSource provides short-term and solution-focused financial counseling in-person or by telephone. Users can receive up to twelve sessions with a financial service team of accredited financial counselors (AFCs). These counselors provide education, coaching, and referrals to military or community resources. Appropriate areas for financial counseling include:

- money management and budgeting
- housing (pre-purchase, foreclosure prevention, reverse mortgages) and loan concerns
- debt management, credit issues, and debt collections
- deployment and relocation-related financial issues
- Servicemembers Civil Relief Act (SCRA)

Military OneSource also provides specialized financial planning consultations by telephone with certified financial planners (CFPs) on topics such as the following:

- investment-related tax issues and investing basics
- IRAs, mutual funds, retirement planning, and insurance
- Thrift Savings Plan (TSP), 401(k), 403(b), and the Savings Deposit Program



## RUNNING GOALS FOR THE NEW YEAR

By: [Christine Luff](#)

With a new year about to begin, it's the perfect time to think about your goals for this year, both running and non-running related. Whether you're hoping to lose weight, run a personal best, or take on your first marathon, here's some information to help you reach your goals this year. Best wishes for a healthy and happy 2015!

**Hoping to lose weight in 2014?** Make this the year you actually stick to your resolution with a combination of running and healthy eating. Read more...

<http://glclk.about.com/?zi=21/TW9O&zu=http%3A%2F%2Frunning.about.com%2Fod%2Frunningandweightloss%2Fa%2Fweightloss.htm%3Fn1%3D1>

### 6 Healthy Diet Tips for Runners

<http://glclk.about.com/?zi=21/TW9O&zu=http%3A%2F%2Frunning.about.com%2Fod%2Frunningandweightloss%2Ftp%2Fhealthydiets.htm%3Fn1%3D1>

**How to Stick to Your New Year's Resolutions** <http://glclk.about.com/?zi=21/TW9P>



**INTERESTING FACT...** A 35-year study of 2,235 men in the UK finds that *exercise* is the biggest factor when it comes to **reducing the risk of dementia**, the BBC reports.

People who practiced four of the following five lifestyle choices saw their dementia risk reduced 60%, and were 70% less likely to develop diabetes, heart disease, or stroke compared to those who practiced none of the following:

- Exercising regularly
- Not smoking
- Maintaining a low body weight

- Eating a healthy diet
- Limiting alcohol



## RETIREMENT DOLLARS...

For all of you that served on active duty prior to Jan 2002 and are close to retirement (or have already retired) check out the SS Retirement Planners site below:

You qualify for a higher social security payment because of your military service, for active duty any time from 1957 through 2001. This is not automatic – you must ask for it and show your documentation.

<https://www.ssa.gov/planners/retire/military.html>

If you have a few more years before retirement, print this information and attach it to your DD-214 for future use.



## Resume Writing Resource

Do you need help writing a resume for the first time or wondering how you can improve an existing resume? Check out the **DEPARTMENT OF LABOR - CAREER ONESTOP RESUME GUIDE**

This comprehensive [resume guide](#) will help you:

- Identify the key elements of a great resume (Header, Headline and summary, Skills, Work Experience, Education)
- Understand four different resume strategies and select the one that will get your resume noticed.
- Market your resume, online and in person.
- Make the most of the Internet, providing tips on how to increase your online presence and use social media to your advantage.

The resume guide also provides samples of successful resumes that you can use as models as you write your own resume. You will also find a sample resume walk-through that reviews each

section of a resume, focusing on important features of each part. All in all, this is a very comprehensive guide and a "must read" if you are working on your resume!



## **DeCA Scholarships for Military Children Program Application Period Ends February 12**

As military parents of college-aged kids know all too well, the costs of sending children off to school are rising every day. With tuition, room and board, meal plans, and that “little bit extra” to maintain a social life, the toll can add up quickly. To help lighten the load, the Defense Commissary Agency’s (DeCA) Scholarships for Military Children offers at least one \$2,000 scholarship per commissary branch worldwide to qualified military students 21 years old or younger (23 years old if enrolled as a full time student). The application period closes February 12, so be sure to get in your application on time! Applications are available online.

<http://www.militaryscholar.org>

Also, check out the National Military Family Association (NFMA) and Military OneSource for more scholarship information.



## **Are you prepared for winter emergencies?**

When you are prepared, you’re better equipped to face any situation. When it comes to emergency preparedness, studies show that just thinking about it improves how you will come through the challenge.

For winter weather:

- Know how to find out about cancellations, closings, delays, and transit information. Listen to a NOAA Weather Radio or other local news channels for critical information from the National Weather Service. Be alert to changing weather conditions
- Keep extra blankets handy in case of burst pipes or power loss. NEVER use a generator indoors
- Protect outside spigots from freezing by using covers or by turning off the water source
- Minimize travel. If travel is necessary, keep a disaster supply kit in your vehicle
- Bring pets inside during winter weather. Move other animals or livestock to sheltered areas with non-frozen drinking water

Make a [Family Communications Plan](#). Your family may not be together when disaster strikes, so it is important to know how you will contact one another, how you will get back together, and what you will do in case of an emergency.



## HAVE YOU MADE ANY NEW YEAR'S RESOLUTIONS?



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