

# Family Ties

## 148TH FIGHTER WING

FIRST QUARTER 2011

### First Quarter Focus

In conjunction with Military Saves Month, the 148th FW will be promoting this financial resiliency campaign on February 25-27 with free informational sessions on financial freedom, debt management and retirement. In addition, confidential individual sessions are available by appointment. Family members are encouraged to attend sessions.

### Key Volunteer Program

Look for information to be coming out soon to start our new KEY VOLUNTEER PROGRAM. The Guard Family Network is being revamped to train volunteers to work within squadrons to assist the commander and members. If you're interested in what's going on at the 148th FW and want to learn how to be a key volunteer, give Jennifer a call at 788-7833 to discuss what the position may entail.

### SERVICE MEMBERS HAVE MORE IMPORTANT THINGS TO WORRY ABOUT THAN MONEY

*Financial Peace Military Edition* is an intense personal finance training course that helps service members strategically remove debt and build wealth.

Financial Peace University (FPU) equips military personnel with the security and protection of a sound financial plan during times of activation, deployment or TDY. When service members are not preoccupied with

mounting financial stress back home, they are free to focus on their duty and their unit's mission with peace of mind.

#### HOW DOES IT WORK?

In a small-group format, this 12-lesson DVD course-taught by personal finance expert Dave Ramsey-covers everything from budgeting and paying off debt to retirement and charitable giving. This course includes a workbook, de-

signed specifically for service members, which features military-specific questions and statistics. More than 12,000 military families have already experienced the benefits of *Financial Peace Military Edition*.

Look for *Financial Peace University's Military Edition* coming to the 148th FW soon!

For more information: [www.daveramsey.com/](http://www.daveramsey.com/)

### G F N ' S S L E D D I N G P A R T Y

The Guard Family Network is hosting a sledging party on Sunday, February 13 at Pine Valley Tubing Hill in Cloquet. The party will be from 1:00-3:00 PM but the hill is open until 6:00 PM. Tubes are provided.

Register inside the Chalet located just below the ski jump and tubing is free for your whole family with a military or dependent ID. Concessions are available—sip your hot chocolate by the fireplace.

Pine Valley is located off Hwy 33 in Cloquet (at McDonald's turn south on Armory Rd. and then turn left on Olympic Drive. Pine Valley Park is located behind the hockey rinks).

## MILITARY SAVES CAMPAIGN

Military Saves is a campaign to persuade, motivate, and encourage military families to save money. The campaign is a growing network of organizations and individuals committed to helping and supporting military members and their loved ones build personal savings to provide for their immediate and long term financial needs.

Financial stability is about a lot more than knowledge -- it takes consistent action over time. Most of us



do better when we have a supportive environment. Military Saves makes every military community that supportive environment.

In a saving community, people encourage each other to save money regularly and habitually. They discourage excessive spending on non-necessities. This is not a quick fix, a specific savings program, or a one-time promotional campaign. It is a long-term, on-going effort to make real change in our nation's future.

Signing up is easy. Go to: [www.militarysaves.org](http://www.militarysaves.org) Take the pledge to be a saver and receive more resources and information.

The 148th FW's Military Saves campaign will take place February 25-27. There will be 2 personal financial counselors available on base each of the days.

The following seminars will be held in the Civil Engineer Squadron each day: 9AM—Financial Freedom for College Students, 11AM—Preparing for Retirement, 1PM—Debt Management, 2PM—Money Management and Budgeting. No registration is needed.

There will also be confidential sessions where you can bring in any documents or items you need help with. For an appointment call 1Lt Keppeler at 788-7879.

Freddie Mac recently instructed its mortgage servicers to hold off on starting foreclosure proceedings against service members who are released from active duty. Companies must now wait at least nine months from the time of discharge before taking any kind of foreclosure action. Veterans should contact their mortgage servicer for more information: [www.freddiemac.com/singlefamily/scra/](http://www.freddiemac.com/singlefamily/scra/)

The Department of Veterans Affairs also offers resources: [www.benefits.va.gov/homeloans/](http://www.benefits.va.gov/homeloans/)

Tough economic times have taken their toll on Americans, leaving many buried under debt or saddled with a now-unaffordable dream house. While it may be tempting to ignore debt-related issues and toss unopened mortgage statements and bills into a neglected pile, confronting the issue head-on offers a much better option. "Financial problems aren't like a fine wine; they don't get better with age," said Dave Julian, the Pentagon's personal finance director.

Service members and their families have a plethora of free resources at their fingertips to help, he noted, whether it's Military OneSource consultants or on-base personal financial managers. Both resources can help people devise a budget, identify spending pitfalls, manage debt and set up short- and long-term financial plans, he added. "It's important to be on a plan, to live within your means and save for emergencies and long-term goals," Julian said. "Financial counseling can help you do that."

Julian urged Service Members to take advantage of the military's Thrift Savings Plan or Savings Deposit Program. The Savings Deposit Program offers deployed Service Members the opportunity to invest up to \$10,000 and receive 10 percent on their return annually. No matter how great the debt, Julian said, people shouldn't give up hope, and he urged those with financial problems to take advantage of the help that's available to them. "It won't be easy, but you can get there," he said. "Folks do it every day."

# LEADERSHIP SUMMITS FOR ANG TEENS

Teen Leadership Summits are back and they're only for Air Guard and Air Force Reserve youth. Transportation and Camp costs are funded by the Air Force. Additional information and instructions for applicants and adult volunteers are currently available at the following website: [www.georgia4h.org/AFRANGTeenSummit](http://www.georgia4h.org/AFRANGTeenSummit)

The online application will be available on the website 1 Feb, with an application deadline of 8 Apr 2011.

The AFR/ANG Teen Leadership Summits are open to 14-18 year old dependent teens of current Air Force Reserve or Air National Guard military members. Applicants will be required to complete the entire application to include essay questions.

## **Classic Teen Leadership Summit 19-24 June Wahsega 4-H Center: Dahlonega, Georgia**

Nestled in a valley of the Chattahoochee National Forest, Wahsega 4-H Center plays host to the Classic Teen Leadership Summit. During this week long adventure, teens will participate in high adventure activities such as high ropes, zip line canopy tour, white-water rafting, hiking, fishing, archery, survival classes, and more! Leadership classes taught throughout the week include True Colors and the General Hugh H. Shelton Leadership Challenge. Attendees are introduced to Operation: Military Kids (OMK) and will meet the community partners who make-up OMK

teams such as 4-H, Boys and Girls Clubs of America, American Legion, Military OneSource and the Military Child Education Coalition. This Summit also includes military traditions and community service projects. Priority will be given to first time attendees.

## **Capitol Teen Leadership Summit 24-29 July Washington, DC**

Teens will travel to Washington, DC for week long activities focusing on citizenship, character building, and high adventure. Teens will spend a few days exploring the wonders of Washington, D.C. including monuments, memorials, and the Smithsonian museums. Teens will also have the chance to meet with their Congressmen or a member of his/her staff. This summit also includes a visit to Harpers Ferry, WV, for Appalachian Trail hiking and canoeing and kayaking on the Potomac River. In addition, leadership classes will be focused around the General Hugh H. Shelton Leadership Challenge. Please note that Capitol Summit attendees will be responsible for some meals during the week. This summit is for returning applicants only.

## **Adventure Teen Leadership Summit 9-14 August Cheley, Colorado Camp: Estes Park, Colorado**

Bordering Rocky Mountain National Park, Cheley Colorado Camps, a family owned and operated summer camp for over 90 years, will host the Adventure Teen Leadership Summit. During this Summit, teens will participate in daily adventure activities including hiking, mountain biking, horseback riding, horse colt training, arts & crafts,

woodworking, technical climbing, and archery. Leadership classes taught throughout the week include True Colors and the 7 Habits of Highly Effective Teens. Each evening, teens will gather for programs including campfires and songs, musical performances, and environmental education classes. This Summit also includes military traditions and community service projects. Priority will be given to first time attendees.

The POCs for the Teen Leadership Summits are:

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SEND YOUR IDEAS, PHOTOS, TIPS,  
LINKS AND STORIES TO:  
JENNIFER.KUHLMAN@ANG.AF.MIL or  
FACEBOOK: Jennifer Jungers Kuhlman



What a great way to give back...check it out! Shane Klosowski (son of BG Ray Klosowski) has a new online coffee company and has chosen the 148th FW's GFN as their first organization to give back to with their charitable giving program! We'll be ordering a different pound each month and serving it in Bldg 250's break room and at various GFN events. Anyone interested in a coffee break? To order your own special blend and give back, go to: [www.roastedhopecoffee.com](http://www.roastedhopecoffee.com)



If you are interested in nominating a military father for his commitment to his children and family for the 2011 Military Fatherhood Award, nominations will be open at [www.fatherhood.org/mfanomination](http://www.fatherhood.org/mfanomination) on January 18, 2011 @ noon. Only the first 600 nominations will be accepted. There is very little additional information located on the link, however, nominations are submitted via the link.



Military spouses - apply now for the National Military Family Association's Joanne Holbrook Patton Military Spouse Scholarship Program to receive up to \$1,000 to further your career. The deadline is Jan. 31, 2011. Check out Beyond the Yellow Ribbon's scholarship page for details on this program, and others like it at: [www.btyr.org/scholarships](http://www.btyr.org/scholarships)



There are open Advisor positions with Thrivent in the Duluth area. Contact Tisha Gaspard at 651-287-9408(office) or 952-239-3854(cell) if you are interested.