

Family Ties

Once Upon a Bankruptcy

Did our childhood stories and fairy tales seed the debt crisis? See if you can spot your fate among the fables.

SNOW WHITE

Summary: Snow White's stepmom is jealous of her beauty and convinces her to eat a poison apple. The dwarfs put Snow White's corpse in a glass coffin, and Prince Charming shows up and kisses her, breaking the spell and saving the day.

Intended Message: Love conquers all, good triumphs over evil, etc.

Unintended Message: Sometimes people do things even when they know it might be a bad idea. But if we're lucky/kind/beautiful enough, someone will come along



and save the day!

How it keeps us in debt: None of us are dumb. We know we shouldn't take on debt. But deep down, I think many of us believe something will come along to save us. An inheritance, a six-figure job, a wealthy husband or wife... Even if we don't consciously admit it, we believe it just might happen.

ALADDIN

Summary: Aladdin is this vagabond who finds a lamp with a magical genie inside. He wishes to become a prince so he can make Princess Jasmine fall in love with him. The evil sorcerer, Jafar, steals the lamp and exposes Aladdin as a fraud. Jafar also makes himself ruler of the world. With the help of his



friends, Aladdin saves the day, and everyone forgets he wasn't a real prince because he's just so darn nice. He marries Jasmine, and they live happily ever after.

Intended Message: Don't judge a book by its cover.

Unintended Message: If you want to be accepted, you have to pretend to be something you're not.

How it keeps us in debt:

So much of the urge to spend comes from trying to be like everyone else. Look at your credit card statements—are you using credit to buy clothing, finance vacations, and furnish your expensive home? Many people feel the need to keep up appearances even when they know they can't afford it.

ARE YOU LIVING IN A FAIRY-TALE WORLD?

We're adults and, of course, we're not seriously influenced by children's stories! Or are we?

If you're still adding to your mountain of debt, you're absorbing messages from somewhere that tell you it's OK. The reality is, debt never leads to a happy ending. Couples don't divorce because they were so debt-free, they fought all the time.

If you want a real-life lesson to share with your kids, let it be the story of how you stopped believing in fairy tales and became debt-free.

"No matter how much we consume, we never get closer to happiness; we only speed up the treadmill."

James A. Roberts

Military Saves Month...Start Small. Think Big.

Military Saves month is February 2012. Are you ready? The theme this year is:

**"Set a Goal, Make a Plan,
Save Automatically!"**

Military Saves is a social marketing campaign to persuade the military com-

munity to establish new norms around money by saving and investing consistently over time and reducing or eliminating dependence on consumer debt. Take the SAVER PLEDGE to make a commitment to exercise good financial habits and

encourage other Americans to do the same. To take the pledge go to:

www.military_saves.org

Eventually we hope to have a financially prepared fighting force and financially stable healthy families.



Couponing...

Military Style

Military spouse and expert couponer, Leslie Bucar, will share ideas on how to save on your spending by using coupons and military discounts. March 28 7-9 pm in the Dining Hall. Call 788-7833 or 788-7879 to register **CLASS IS FREE!!!!**

MN Operation: Military Kids Opportunities

The Department of Defense (DoD) launched a new website for children experiencing the challenges of military deployments.

This highly interactive website was created by psychologists at the DoD's National Center for Telehealth and Technology and helps children of deployed parents cope with the stress, changing responsibilities, and concern for the safety of their parents.

The center, known as T2, developed the website with informative videos, educational tools, and engaging games and activities for

three age groups: Youth: ages 6 to 8: Tween: ages 9 to 12; and Teen: ages 13-17.

This site features monitored online social network forums for the groups to safely share their experiences with deployments.

The website has features that will help children, parents and educators navigate challenges of today's military family. For more information go to:

www.MilitaryKidsConnect.org

Military Service Personnel Assistance

Utility Payment Arrangements for Military Service Personnel

When a household member has been ordered into active duty for deployment, some customers may find it hard to pay their utility bills. Minnesota law protects these military personnel from shut-off if they cannot pay their utility bills in full.

If you, or someone you know, is going through a deployment and are having trouble paying their utility bill call:

Minnesota Power
(218) 722-2625 or (800) 228-4966

With another AEF on our doorstep...

Set aside Sunday, May 20 for an informative Pre-Deployment Family Event. Every deployment is different and, hopefully, we learn from them. Come gather some important pre-deployment ideas and suggestions on how you and your family can be better prepared. Time and venue to be determined.

2012 Air Force Reserve/ Air National Guard Teen Leadership Summits

Leadership Summits for 15-18 year olds will be held again this summer. These week long camps feature high adventure activities, leadership classes, community partner introductions and service learning projects.

Transportation and Camp costs are funded by the Air Force.

The deadline for the online application and essay is 13 April 2012.

www.afrc.af.mil/library/4rfamililes for application and more information.

The camps will be held at two sites:

Session I: Classic Teen Leadership Summit

17-22 June 2012, Wahsega 4-H Center: Dahonega, Georgia.

Session II: Adventure Teen Leadership Summit

7-12 August 2012, Cheley Colorado Camps: Estes Park, Colorado.

Photocopying of Military Identification Cards

Recent incidents regarding the photocopying of military ID cards and common access cards (CAC), by commercial establishments to verify military affiliation or provide government rates for service, have been reported.

Personnel are reminded that the photocopying of US Government Identification is a violation of Title 18, US Code Part I, Chapter 33, Section 701 and punishable by both fine and/or imprisonment. Many military members, family members and DoD employees are unaware of this law.

Note: This does not apply to medical establishments (i.e. doctor's office, hospitals, etc...) who are allowed to take a copy for the purpose of filing insurance claims; and other government agencies in the performance of official business.

Bulldog Family Fund

The Bulldog Family Fund (BFF) is an officially sanctioned organization of families and community members designed to provide a financial network for 148th Fighter Wing families, service members and organizations throughout their association with the unit, but especially during periods of mobilization, deployment and separation.

The BFF is organized exclusively for charitable and educational purposes under section 501(c)(3) of the Internal Revenue Code.

The overall goal of the BFF is to promote activities that will enhance sustainability and resilience of families during the deployment cycle. The organization will support the Key Volunteer Program in their pursuit of assisting family members.

The non-voting membership in the BFF consists of 148th Fighter Wing family members, significant others, traditional guard members and retirees of the 148th Fighter Wing. The board currently consists of the following individuals:

Chairperson: Jodi Stauber

Vice Chairperson: Jeff Erikson

Secretary: Mike Haapala

Treasurer: Tony Guerra

Other Board Members: Mary Linda Sather, Sheila Rukavina, and Kevin Sleen.

If you are a 148th FW family member, service member, retiree or organization and need financial assistance, please contact Jennifer Kuhlman (788-7833) for a funding request form that will be submitted to the BFF Board for approval.

CREDIT SHOCK

According to VISA, almost 60 percent of people don't know what determines a credit score.

Below are the top five factors people think matter—but don't—and five things that really do matter!

WHAT DOESN'T MATTER

- * Employment history
- * Interest rates on debt
- * Assets/savings
- * Age
- * Where you live

WHAT DOES MATTER

- * Paying on time
- * Amounts you owe
- * How long you've had credit
- * New accounts & credit checks
- * Number & type of accounts

TAX TIME = MILITARY ONESOURCE

Military OneSource is pleased to offer the Military OneSource version of the H&R Block At Home® Online tax preparation service. If you are eligible under the Military OneSource program, you can complete, save and file your 2011 Federal and up to three State returns online for free with the H&R Block At Home® tool. You must start your return from the Military OneSource [H&R Block At Home®](http://www.militaryonesource.com) link to access this free offer. www.militaryonesource.com **MUST REGISTER AND SIGN IN TO SEE TAX INFORMATION!**



AIRMAN AND FAMILY
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Armed Forces special at the Edgewater Resort and Waterpark
November 1, 2011-May 24, 2012: Take 50% off Sunday-Thursday**
and Take 15% off Friday & Saturday

Special rates available on Deluxe Rooms and Suites!

Must present a valid Military ID.

**The discount will be 25% on the following dates:

February 19, 2012, Sunday-Thursday from March 11-April 6, 2012.

Reserve online www.duluthwaterpark.com/specials or call 1-800-777-7925.

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

Fun Stuff Happening Around Town!!

Military Appreciation Week at Spirit Mountain is February 25- March 4, 2012. Saturday Lift Tickets: \$20, Ski Rental \$20, Board Rental \$25. All other days: Lift Tickets: \$10, Ski Rental: \$10, Board Rental: \$15. This special applies to all current and past military members and immediate family. You will also get half-price Adventure Park tickets for the Alpine Coaster & Zip Line. You must show a Military ID to qualify. Call (218) 628-2891 or go to www.spiritmt.com for details.

Honor Our Troops Military Discount is good through March 2012 at Buena Vista Ski Area just north of Bemidji. Lift Tickets \$20, Ski Rental \$15, Board Rental \$25 and a two hour Tubing Session is \$10. You must show a Military ID. Immediate family members and Veterans are also welcome to this special offer.

Call (800) 777-7958 or visit their website at www.bvskiarea.com.

