

# Family Programs Newsletter

108th Training Command (IET)  
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## From the Desk of the Director

December was a busy month for the 108th Training Command (IET) Family Programs Directorate. Our Program is one of two USARC Commands to participate in the USARC Family Programs Accreditation pilot program. Accreditation is one of the means by which the agency strives to champion quality of services.

The 3rd MEDCOM Deployment Support was also chosen to participate in the Accreditation process. They completed their site visit in October 2014 and were on hand to observe the process for the 108<sup>th</sup> Family Programs Directorate.

“These two units were identified by USARC to be the pilots based on previous expertise in the accreditation process. After using it with the Active Army Component, we are now bringing it to the table with the Army Reserve to make it a better process,” said Patricia Grimmitt, Family Programs Director for 3rd MEDCOM Deployment Support.

Military Family Program Accreditation includes the accreditation of family readiness services provided to active duty, Reserve and National Guard service members and their dependents. MFR program accreditation was developed in collaboration with the Department of Defense and in consultation with military and other national human service experts



Front Row: Carlisha Martin  
Second Row: BG Ray Royalty, Ms. Denise Wallace, Mrs. Tulley, SGT Rolando Amaya  
Third Row: Claudie Johnson, Christina Daily, Erin Schaeffer, Patricia Gremmitt,

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and professionals.

“The COA shows solidarity of support throughout the command. The senior volunteer is at the highest level to provide oversight as the manager for Family Programs to partnership with the 3rd MEDCOM and the 108th Training Command,” said Howard J. Henderson, Family Program Director for the United States Army Reserve Command.

“The critical piece for Lt. Gen. Talley and Mrs. [Linda] Talley is the USARC creditors to be a part of the USARC accreditations because it validates Family Programs and how they serve Soldiers and Families. That is why Mrs. [Linda] Talley is here, along with OSD, to oversee the process and the way forward for the future of the Army Reserve Family and how they work their programs with Soldiers and family,” Henderson explained.

The Council on Accreditation partners with human service organizations worldwide to improve service delivery outcomes by developing, applying, and promoting accreditation standards. It envisions excellence in the delivery of human services globally, resulting in the well-being of individuals, families, and communities.

The CoA feedback report for both Commands will be available at the end of January for the next phase of the process.

# Identity Theft

By Mr. Claudie Johnson, CFP®, SOS—Financial Counselor

There is a growing risk of identify fraud. Just look at recent breaches at Target, J.P. Morgan, and most recently Home Depot. Eleanor Blayney, CFP Board's Consumer Advocate puts the number of individuals who have had their records comprised at 200 million and rising. We are all at risk due to how we transact, and communicate in today's world and you best believe scammers are watching, and crafting ways to access our personal information.

Identity theft happens when someone steals your personal information and uses it without your permission. Identity theft is impactful as it can wreak havoc on your finances, credit history, and reputation.

Federal Trade Commission (FTC) identifies the following red flags of Identity of Theft:

- Mistakes on your bank, credit card, or other account statements
- Your regular bills and account statements don't arrive on time
- Bills or collections notices for products or services you never received
- Calls from debt collectors about debts that don't belong to you
- A notice from the IRS that someone used your Social Security number
- Unwarranted collection notices on your credit report
- You are turned down unexpectedly for a loan or job

We must become hyper vigilant about protecting our personal information. Here are some steps you can take:

- Read your credit reports. You have a right to a free credit report every 12 months from each of the nationwide credit reporting companies. CFP Board recommends order one report every four months. To order go to

[annualcreditreport.com](http://annualcreditreport.com). You can also order all three at once.

- Shred all documents that show personal, financial, and medical information before you throw away as thieves will go through trash cans and dumpsters.
- Create passwords that mix letters, numbers, and special characters. Security experts recommend creating a password of a minimum of 14 characters.
- If you shop or bank online, use websites that protect your financial information with encryption. Encrypted sites have "https" at beginning of web address.
- Avoid using ATM's in convenience stores.

If your identity is stolen first action is report the fraud to the Federal Trade Commission. Their website [FTC.GOV/IDTHEFT](http://FTC.GOV/IDTHEFT), or phone 1-877-ID-Theft (438-4338) offers step by step advice the minute you realize you've been victimized. You can also obtain a pamphlet titled "Taking Charge: What To Do If Your Identity Is Stolen". Available online [ftc.gov/idtheft](http://ftc.gov/idtheft).

Finally, an ongoing monitoring system makes sense. These systems are fairly inexpensive; typically \$100-\$300/year so will be money well spent as prevention of Identity Theft.

## 8 Tips for Teaching Teens Financial Responsibility

With the current economic downturn, it is increasingly important that teenagers understand how to manage their money. Learning the basics of budgeting before moving out on their own is a necessary step toward ensuring that teens grow up to be financially responsible adults. Setting a good example for your teens to follow and a little parental involvement may be all it takes to transform naïve teens into budget-conscious adults.

### Leading By Example

Even before teens accept their first jobs, they're watching you, their parents. You can involve your teens in the family budgeting process to teach them how to set financial priorities and make important decisions about spending—and saving—money. Choosing to be spending-savvy parents makes it easier to pass on cost-saving techniques to your teens. Here are a few meaningful activities to share with your children:

- Discuss your family's monthly income and expenses.
- Emphasize the importance of saving.
- Research before spending to make smart purchases.

### Budgeting With An Income

When your teens take on a part-time job, don't be afraid to get involved in their budgeting process. View your teens' paychecks as teaching tools that can help them prepare for the future when they will deal with a large income. Here is some advice to ensure that managing dollars and cents will provide important lifelong spending sense for your teens:

- Establish a bank account.
- Review monthly statements together.
- Encourage conscientious spending.
- Consider having your teens pay for some basic needs.
- Encourage your teens to work toward a savings goal.

Above all, remember that this is a learning process full of teachable moments and, inevitably, a few setbacks. For additional support or suggestions, visit the Department of Defense's Military Youth on the Move. Navigate to the appropriate age category for your children, and select the money-related topic in the menu.

## Family Programs Staff

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 fa=card&sp=131927&s=1152&dep=&sc=6](https://ice.disa.mil/index.cfm?fa=card&sp=131927&s=1152&dep=&sc=6)



## Volunteer Orientation Teleconference

### Dates:

13 January 2015

7 February 2015

19 March 2015

**Description:** This briefing provides new volunteers and/or potential volunteers with an orientation of opportunities, expectations and requirements of volunteering with the Army Reserve Family Programs.

**Audience:** New Statutory Volunteers, Potential Statutory Volunteers

## Upcoming Training Events

### **Soldier Lifecycle Training:** Tentatively Scheduled from 17-19 APR 2015

**Description:** This will be a training designed to educate Family Readiness Liaisons on the needs of and responsibilities to Families during all phases of the Soldier's Life Cycle - New to the Army Reserve - New to the Unit - Assuming a Leadership Role - Mobilization, Sustainment and Reunion - Transition: ETS, PCS, Retirement or Wounded Warrior. Resources to support Families during each phase will be highlighted.

**Audience:** Family Readiness Liaisons

### **Chain of Command Training:** Tentatively Scheduled from 20 –26 APR 2015

**Description:** This training will provide participants with information relevant to Command Teams on the administration of a unit Family Readiness Program designed to address needs throughout the Soldiers Life Cycle. Participants will be able to distinguish between the various roles and responsibilities of Command Team Members and identify Family Programs and staff positions to assist with the implementation of a healthy, holistic Family Readiness Program. This training facilitates the development of a unit Family Readiness Plan.

**Audience:** Commander, Executive Officer, Sergeant Major, First Sergeant, Family Readiness Liaison (FRL), Unit Administrator (UA), Supervisory Staff Administrator (SSA), Active and Experienced FRG Leaders may attend at the Commanders discretion.

### **FRG New Era Training:** Tentatively Scheduled from 20-26 APR 2015

**Description:** This training is designed to provide FRG Volunteers with the knowledge, tools and skills required to build and maintain an effective FRG. Participants will explore the definition and mission of the FRG. FRG operations, exploration of regulatory guidance and supporting Soldiers and Families during their entire life cycle are major focuses of the training. Finally, participants will be able to distinguish between the various roles and responsibilities of Command Team members and Volunteers.

**Audience:** Statutory FRG Volunteers, Family Readiness Liaisons and Commanders.

# Make Time for Exercise

We frequently hear that exercise is one of the best things we can do for our body. One obstacle is setting aside the time for exercise. What is the best time for you to exercise? Any time. For example, when you are watching TV you can:

- Stretch your muscles
- Do sit ups, pushups, and other floor exercises
- Use a stationary bike or other exercise machine if you have one

A healthy exercise program includes three kinds of exercise: aerobic activity, muscular strengthening and flexibility. According to the American College of Sports Medicine, adults should be getting 150 total minutes of moderate exercise or 90 minutes of vigorous exercise each week. The average American struggles to make time for regular exercise. Lack of exercise can be contributing factor to an increase of deadly diseases such as Type II diabetes, coronary heart disease and obesity.

Exercise isn't only for maintaining your weight and staying healthy. It's great for relieving the stresses of life. Exercise helps you cope with stress by increasing "feel good chemicals" in your brain, dopamine, serotonin and norepinephrine. Plus, the effects of a good workout can last for several hours after you hit the showers. You'll have more energy throughout the day and your metabolism will stay elevated.

## Ten Steps to Getting Started

Don't make excuses; make time for exercise. The steps below can help you start a regular exercise program:

- Consult with a physician. Always speak with your doctor before starting a new exercise regimen.
- Get ready. A comfortable pair of shoes will provide cushioning and support for your body. Comfortable exercise clothes are also important to allow full range of motion.
- Set goals. Small, measurable, attainable goals will keep you engaged in your exercise program.
- Plan your schedule. Find the days and times that work best for you, when you can allow yourself to have "me" time.
- Get a partner. Having a workout partner helps you stay accountable and provides motivation. Start slowly. Be patient with yourself. Focus on your goals without overdoing it. Too much at once can cause you to burn out from your exercise routine quickly.
- Warm up and stretch. Before and after your exercise routine, a slow warm-up and cool-down coupled with gentle stretching can help prepare your body for exercise and reduce risk of injury. Save deep, prolonged stretching for the end of your workout when muscles are warm.
- Stay hydrated. Be sure to drink water before, during and after exercise.
- Make it fun. Exercise does not have to be boring. Find an activity you enjoy, whether it is a walk to the park, dancing or swimming. Try a group exercise class with a friend!
- Reward yourself. When you reach your goals, reward yourself with healthy choices, whether it is a massage, a new pair of sneakers or a new iPod. You deserve it!

Need help getting started? Military OneSource offers several options for helping you set and meet your fitness goals. Individuals who are eligible for the Military OneSource program have access to free telephonic and online sessions with a health and wellness coach. A Military OneSource health and wellness coach can help you identify your beliefs, values and vision of fitness. Then you and your coach will develop a realistic action plan that will help you to achieve your exercise goals. Call Military OneSource at 800-342-9467 to make an appointment with a health and wellness coach.





## 108TH TRAINING COMMAND (IET)

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## Veteran Tickets Foundation

We are a nonprofit dedicated to enriching the lives of our military and veteran community by providing free tickets to socially interactive events. We serve all branches of our military, honorably discharged veterans, and their family members including Killed In Action (KIA) Families. Vet Tix offers two programs: Tickets for Troops and Hero's Wish. Our military shoulders unique burdens of stress and sacrifice.

Attending Vet Tix events reduces stress through entertainment, strengthens family bonds, builds life-long memories, and encourages service members to stay engaged with American life and local communities. These are gifts in which we can all take pride.

For more information, visit their website: <http://www.vettix.org/index.php>.

**The Strength of our Soldiers comes  
from the Strength of their Families.**

VISIT ARMY RESERVE FAMILY  
PROGRAMS @ [WWW.ARF.P.ORG](http://WWW.ARF.P.ORG)



## Fort Family Outreach and Support Center

Fort Family is providing a single gateway to responsive Family Crisis Assistance, available 24/7, 365 days a year. It provides a unit and community based solution to connect people to people. By pinpointing Families-in-need and local community resources, the AR can quickly connect the Soldier or Family member to local resources thus providing installation-commensurate services in the geographic location of the crisis. Fort Family has established a community based capacity by engaging our Nation's "Sea of Goodwill" to support Soldiers and Families closest to where they live. Receive information and referral from Fort Family Outreach and Support for needs such as:

- Temporary Housing
- Emergency Funds
- Disaster Relief
- Debt Management
- Emergency Home Repair
- Assistance with locating nearest installation
- Separation or Coping issues
- Need information on how to find a CAC office



You may contact Fort Family at 866-345-8248 or [help@fortfamily.org](mailto:help@fortfamily.org)