



Family Support Bulletin

Family Support Office

Vol 2, Issue 3

Readiness and the Family

Many moons ago, during peacetime, at a stateside base, a young airman came home, grabbed his deployment bag, passport and shot records and said to his spouse “If I’m not home by midnight, I’ll be home in about three weeks.” And he was gone.

He came home about 3am just as a military mission was being discussed on CNN.

Fortunately, the family had thought about military readiness, so aside from concern about his safety and well-being, the spouse was comfortable with what she needed to know and do in his absence.

The family had made it a habit for both spouses to have powers of attorney for one another. This is a very trusting thing to do that is not for every relationship.

The family money and paperwork locations and processes were well known to the spouse. She and the airman had made an agreement that anytime he deployed, he would use “x” amount of dollars a payday until they had an opportunity to discuss what the needs were at the deployed location and home at that time.

Emergency babysitters for the times he was responsible for the children had already been found and tested.

The children, who were toddlers, had heard several times over that sometimes daddy has to go away for work and that he would be back safe and sound as soon as he could. They were okay.

Emergency numbers, including the squadron’s key numbers were posted on the fridge in case they were needed.

That time he was only gone for 12 hours, but there were other times he was gone for weeks or months. And each transition was smooth for the family and the member.

What can you do now to make sure your family is ready?

Inside this issue:

<i>Volunteer of the Year</i>	2
<i>Your Credit Report</i>	2
<i>Family Readiness Checklist</i>	3
<i>Talking with Your Kids About Terrorism</i>	4
<i>Help Your Kids Win Money</i>	5
<i>Congress—Phone Home</i>	5
<i>Human Trafficking</i>	6

O..R .. What? Inspection Information for the Masses

Surely you have heard your Reservist say something about ORI prep by now.

If you’ve been around it before, you may be thinking “oh, that means there’ll be lots of training and extra time at the base.” Or you might be wondering what

some of the gear is they are talking about now.

ORI = Operational Readiness Inspection. It is a chance for Youngstown to show that we are ready to perform the mission and deploying or, more simply put, it is us demonstrating

we are good at what we do.

Preparing for the inspection involves relooking at everything and making sure it’s extra good. It can be long and tiring. Support from the family makes a huge difference!

We appreciate you!



Calling All Volunteers

April 15—21 is National Volunteer Appreciation Week.

At Youngstown Air Reserve Station we love to show our appreciation for the wonderful volunteers who come out to the base at the Retiree Activities and Family Support Offices. We also love to show our appreciation for members of our base community who put in volunteer hours on base or off.

Family Support will host a Volunteer

Appreciation Breakfast on the morning of 19 April at the Eagles Nest Club.

At that time, we will honor volunteering as a whole as well as award the Youngstown ARS Volunteer Excellence Award and hand out Presidential Volunteer Award certificates and coins.

Last year's base winner was MSgt David Elonen of the Maintenance Group. His work with Relay for Life is extensive and the book he wrote for

those who are participating in the 24 hour walk is outstanding.

What unit will have the winning volunteer this year?? That will be announced at breakfast on the 19th of April.

In the meantime, we would like to know who is volunteering in our community. Volunteer Information forms can be obtained from Family Support by stopping by, calling x1201 or emailing janice.barnes@youngstown.af.mil Give us your information or information on someone in your unit. **Submissions need to be in NLT COB 30 Mar 07.**



Review Your Credit Report

Whenever you apply for a loan or a charge card, and often when you apply for an apartment or a job, someone will check your credit record to see if you have a history of paying your bills on time. The agencies that keep credit reports, called credit bureaus, evaluate your overall creditworthiness with one number, sometimes referred to as a score. A good credit record can make you look impressive to a potential employer or lender. A bad credit record can make you look irresponsible and untrustworthy.

What is reported on a credit record? Your report includes basic information: your name, date of birth, Social Security number, current and previous address, and employment information. But the most important information is the report's record of all of the loans and credit accounts you've had for the past seven years, including every late payment.

Bankruptcy is included as part of your credit record for ten years, as are other legal judgments against you. When you

apply for a job that pays more than \$75,000 or for a loan or life insurance policy of more than \$150,000, there's no time restriction on your record -- the employer, lender, or insurer can get a report on your credit history for your entire life. So a bad credit record can keep you from getting a loan, an apartment, or a job for a very long time.

Your credit record could be the determining factor in whether you get a car loan, an apartment, a mortgage, a new credit card, or even a new job. So it's a good idea to be familiar with what your record says about you. You don't want any surprises. It's also important to check your record for mistakes. Most financial experts recommend reviewing your credit report once a year.

How to check your credit record

Thanks to the Fair and Accurate Credit Transactions Act (FACTA), signed in 2003, every U.S. citizen is entitled to a free credit report once a year from each of the three main credit reporting bureaus: Equifax, Experian, and TransUnion. There are three ways to order your credit reports: online, by phone, and through the mail.

To order your credit report online, go to <http://www.annualcreditreport.com>. This centralized Web site sponsored by the three main credit bureaus allows you to order all three reports and view them instantly online.

To order your report over the phone, call 877-322-8228. Your credit report will be mailed to you within 15 days.

To order a report by mail, you will need to fill out an annual credit report request form. Go to <https://www.annualcreditreport.com/cra/requestformfinal.pdf> to find a copy of this form online. Then mail the form to:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

When you get your reports, look them over carefully. If there's anything you don't understand, call the credit bureau for an explanation. The reports include a lot of information and you may need some help interpreting them the first time you see them. Federal law requires that the bureaus make this help available to you.

Family Readiness Checklist .. The Basics

THINGS TO DO <i>(Review this checklist with your spouse or person responsible during your absence)</i>
General Matters
Contact the Family Support Office
Pre-Deployment Briefing (arrange so spouse can attend with you)
Budgeting/Financial Counseling
Morale Call Information
Emergency Financial Assistance (Air Force Aid Society)
List of Base Helping Agencies, Chaplain, and contact numbers
Mandatory Pre-Separation Counseling (if less than 90 days duty upon return from deployment)
Prepare/Update Family Care Plan
Obtain/Update/Copy ID cards and passports for family members
Update DD Form 93 (Emergency Notification) in Virtual MPF
Collect important papers and store in safe place, i.e., fire proof box (location known to spouse/caretaker)
Medical Matters
Verify family enrollment in DEERS - TriCare enrollment, if desired
Immunization Record for children/pets
Review/select health insurance/Make a list of health-care providers
Copy of Prescriptions and adequate medications to hand carry
Financial Matters
Discuss financial matters with spouse or party responsible in your absence
Develop a Budget & Spending Plan (contact Airman & Family Readiness Flight for financial assistance)
Banking Options (Passwords/PINs)/Online Banking/Separate Checking Accounts/Checkbook
Indebtedness & Payment Plan/Automatic deposits, withdrawals & payments (allotments needed?)
Use of Credit Cards, payment procedures (Gov't Credit Card expiration date?)
Arrange/discuss payment of bills in your absence (obligations, due dates, amount owed, who to pay)
Emergency Procedures
Natural Disaster Preparedness/Procedures & Evacuation Plan
Legal Matters
Create/Update Will/Living Will
Require POA?(General or Specific)--file Income Tax/Extension, spouse perform financial transactions)
Designate legal guardians for children/review custody agreements & update prior to deployment
Practical Matters
Review/Discuss home/personal security measures
Review/Update Vehicle Information and who to call for vehicle problems/assistance
Make arrangements for household repairs (document phone numbers and names of contacts)
Complete property inventory
Inform Landlord of deployment
Pet care arrangements/Veterinarian notification
Personal Matters
Empower Spouse to stay busy/healthy and explain where to go for assistance if needed
Discuss methods and plans for communication during deployment
Discuss feelings and include children in discussions
Mark family calendar with anniversaries, birthdays, graduations, holidays
Emergency Services explained and located/Arrange for lawn care/snow removal
Contact school officials (notify teachers/coaches of upcoming deployment)
Single Parent
Arrange financial support to guardian of child(ren)
Divorce/Custody paperwork (legal visitation orders for non-custodial parent if required)
Parents/family/caregiver informed of deployment and how to make contact in case of emergency
Emergency Services explained and located
Access to Commissary/BX for non-dependent relative/guardian of children
Emergency Contacts/Important Phone Numbers
Sponsor's Unit Commander/First Sergeant
Family Support Office
American Red Cross (http://www.redcross.org)



Discussing the War On Terror with Our Children

How can I tell what a child is thinking or feeling about the terrorist act or war?

It is not always possible to judge if or when children are scared or worried about news they hear. Children may be reluctant to talk about their fears or may not be aware of how they are being affected by the news. Parents can look for clues as to how their child is reacting. War play is not necessarily an indication of a problem. It is normal for children to play games related to war and this may increase in response to current events as they actively work with the information, imitate, act out, or problem solve different scenarios. Regressive behaviors; when children engage in behaviors expected of a younger age child, overly aggressive or withdrawn behaviors, nightmares, or an obsession about violence may indicate extreme reactions needing closer attention.

Addressing a child's particular, personal fears is also necessary. Parents should not make assumptions about what worries their child. Parents are often surprised by a child's concerns, e.g. worrying about being shot while at Sunday school, or refusing to go on a boat ride after seeing a ship get attacked.

How should I talk to children about a terrorist act or war?

Contrary to parents' fears, talking about violent acts will not increase a child's fear. Having children keep scared feelings to themselves is more damaging than open discussion. As with other topics, consider the age and level of understanding of the child when entering into a discussion. Even children as young as 4 or 5 know about violent acts but all children may not know how to talk about their concerns. It is often necessary for parents to initiate the dialogue themselves. Asking children what they have heard or think is a good way to start. Parents should refrain from lecturing or teaching about the issues until there has been some exploration about what is most important, confusing, or troublesome to the child. Adults should look for opportunities as they arise, for example when watching the news together. You can also look for occasions to bring up the topic of when relevant related topics arise. For example, when people in a television show are arguing. Discussion about larger issues such as tolerance, difference, and non-violent problem solving can also be stimulated by news. Learning about a foreign culture or region also dispels myths and more accurately points out similarities and differences.

Far off violent events can stimulate a discussion of non-violent problem solving for problems closer to home. For instance helping children negotiate how to share toys or take turns in the baseball lineup demonstrates productive strategies for managing differences. Older children may understand the issues when related to a community arguing over a proposed shopping mall. Effective ways of working out these more personal situations can assist in explaining and examining the remote violent situations.

Adults should also respect a child's wish not to talk about particular issues until ready. Attending to nonverbal reactions, such as facial expression or posture, play behavior, verbal tone, or content of a child's expression offer important clues to a child's reactions and unspoken need to talk.

Answering questions and addressing fears does not necessarily happen all at once in one sit down session or one history lesson plan. New issues may arise or become apparent over time and thus discussion about war should be done on an ongoing and as needed basis.

Should I let a child watch television or read about terrorism or war?

Parents and professionals can assume the majority of children have access to information or hear about current events that are making the news. However, understanding the child's age and personality style determines how much direct access adults should provide. Watching, reading, or examining the news together is the best way to gauge a child's reaction and to help a child or teen deal with the information. In discussing what is viewed or heard when together, parents and professionals become informed about how the children processed the material and how they feel about it. It also provides a ready forum for discussing the topic of war and violence. Correcting misinformation and discussing personal feelings is then more profitable.

Should I tell my child my opinion?

Terrorism and war provide a perfect opportunity to discuss the issues of prejudice, stereotyping and aggression and nonviolent ways to handle situations. Unfortunately it is easy to look for and assign blame, in part to make a situation understandable and feel it was preventable. Adults must monitor their own communications, being careful to avoid making generalizations about groups of individuals. This dehumanizes the situation. Open, honest discussion is recommended. But adults must be mindful of stating their opinions as fact or absolutes. Discussions should allow for disagreement and airing of different points of view. Feeling their opinion is wrong or misunderstood can cause children to disengage from dialogue or make them feel they are bad or stupid. In discussing how war or terrorism often stems from interpersonal conflict, misunderstanding, or differences in religion or culture, it is important to model tolerance. Accepting and understanding others' opinions is a necessary step in nonviolent conflict resolution.

Distinguishing between patriotism and opinion can be helpful. One can disagree with a cause or action but still believe in the right to have arms or feel it is important to defend a country. The manner in which issues are resolved is separate from one's allegiance or personal beliefs.

How can I reassure a child?

Don't dismiss a child's fears. Children can feel embarrassed or criticized when their fears are minimized. Exploring the issues and positive ways of coping help children master their fear and anxiety, avoiding "what if" fears.

Congress Phones Home for Troops

President George Bush signed the Call Home Act of 2006 (Public Law 109-459) into law on December 22, 2006. This legislation will direct the Federal Communications Commission (FCC), in coordination with the Department of Defense and the Department of State, to seek to reduce phone rates for Armed Forces personnel deployed overseas. The bill was originally introduced by Senate Commerce Committee Chairman Ted Stevens (R-Alaska) and Co-Chairman Daniel Inouye (D-Hawaii).

The Call Home Act directs the FCC to coordinate with the Department of Defense to find ways to make sure service-

members and their families have access to affordable communications services. For example, it can cost Alaskans serving in Iraq and Afghanistan as much as 33 cents a minute to call their families in Alaska. This bill will go a long way in reducing those costs and making regular phone calls home affordable. The legislation authorizes the FCC to take actions necessary to reduce phone bills for troops deployed overseas, including the waiver of government fees, assessments, or other charges. In seeking to reduce such telephone rates, the legislation directs the FCC to evaluate and analyze the costs of calls to and from official duty stations; evaluate methods

of reducing rates including the deployment of new technology such as Voice-over Internet Protocol (VoIP); encourage phone companies to adopt flexible billing for service members and their family members; and seek agreements with foreign governments to reduce international surcharges on phone calls.

The Military Coalition supported this initiative. NMFA will monitor the implementation of this legislation and is interested in exactly when military families will see the savings on costs associated with communicating with their deployed loved ones

*Never iron a four leaf clover:
Because you don't want to
press your luck!*



*If a man who cannot count
finds a four leaf clover,
is he lucky?*

Stanislaw J. Lec



*May your blessings outnumber
The shamrocks that grow,
And may trouble avoid you
Wherever you go.*

An Irish Blessing



Let Your Kids Call You "Hero" and Win Money Too

The Armed Services YMCA is sponsoring its annual essay contest for children in grades 1—12.

The students are to write an essay of between 100 to 300 words for grades 1-8 and 300 to 500 words for grades 9-12 about why their military mom or dad is a hero.

The first place winners in grade school

and middle school win \$500 US Savings Bond and the high school first place winners are awarded a \$1,000 US Savings Bond.

Essays with photo of the student should be emailed to tharper@asymca.org or mailed to ASYMCA, Attn: Essay Contest, 6359 Walker Lane, #200, Alexandria, VA 22310 by 16 Mar 07.

Questions about the program can be answered by calling (703) 313-9600 or emailing tharper@asymca.org.



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We're on the Web!

[http://www.youngstown.afrc.af.mil/
units/910thfamilysupportcenter/index.asp](http://www.youngstown.afrc.af.mil/units/910thfamilysupportcenter/index.asp)

**Readiness
is Our Mission!**



**The mission of the Youngstown
ARS Family Support Center is to
provide individuals, family mem-
bers and leadership with programs
and services which strengthen
communities, promote self-
sufficiency, enhance readiness,
and promote adaptation to the
military way of life.**

Staff Members

Janice L Barnes, Director

MSgt Perry Foos, NCOIC

TSgt Donika Rose Hickman, Technician

SSgt Marcy Yerkey, Technician

Chocolate—It's Not Always What It Appears to Be

This month is the 200th anniversary of the passing of the first law banning slavery. It was voted into law in England in 1807 after a former slave boat captain spent his life working to end slavery. (The same slave boat captain that wrote "Amazing Grace")

There is a website for an international organization, Stop the Traffik, that is working to stop slavery, an international problem that still exists.

Their educational children's book are available online. One book is based on a true story and was written and illustrated by the brothers of Col Daryl Hartman, Bob and Tim.Hartman, respectively.

As we travel through the world for the mission or pleasure, it is always good to think about the lives of those who live there. It is also important to be good consumers and bear in mind what we know

when choosing what to purchase for our homes and families.

<http://www.stophetraffik.org/chocolatecampaign/chaga.aspx>

The book, a story about a little boy named Chaga and a chocolate factory can be found at:

