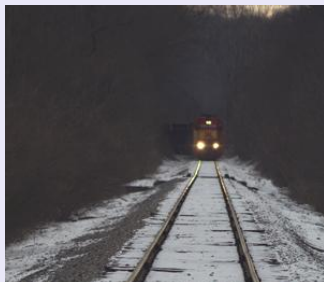


Military Family Network News: December 2010

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A MESSAGE FROM YOUR MFN TEAM

Short'n Sweet this month, everybody, because the Polar Express waits for no one! Seriously, Military Family Network looks forward to December each year not only for its festivities, but because we get a much needed opportunity to tend to our own house, so to speak. Well, not this year! The momentum that has been driving us all year continues to rush us forward in a swell of accomplishments that will have us at the door of the New Year in no time. So, no time to parlay, as they say, we've got work to do! Of course, our work is your reward and we hope that you'll continue to check in with us to see what we have in store for you in 2011!! We think you'll like it!



Have a joyous holiday season and a healthy, happy and prosperous New Year!

Until Next Month (or email us at connections@MilitaryFamilyNetwork.com if you just can't wait!), Megan, Luis and Darrell

ORGANIZATION IN THE SPOTLIGHT



Nominate Your Employer for the 2011 Secretary of Defense Employer Support Freedom Award

It is only possible for our Guard and Reserve members to perform at

their best with the support of loved ones, friends, neighbors and, particularly, employers. Thousands of employers across the nation employ Guard and Reserve members, fully aware that at any moment they may be called to serve. And when this happens, both the employee and employer face challenges. We are grateful for the many employers who remain patriotically steadfast in support of their military employees, both financially and emotionally, going well beyond the law. Supportive employers allow service members to perform their duties while alleviating concerns about their jobs and loved ones back home.

Employer Support of the Guard and Reserve (ESGR), a Department of Defense agency, invites nominations for the 2011 Secretary of Defense Employer Support Freedom Award, the highest recognition given by the U.S. Government to employers for outstanding support of their employees who serve in the Guard and Reserve. Guard and Reserve members and their families are eligible, and encouraged, to nominate their employers now through January 17th, 2011 at www.FreedomAward.mil

Freedom Award recipients support their Guard and Reserve employees and their families in important ways, both large and small. Past recipients have provided differential pay during deployments, continued insurance benefits and sent comfort items in care packages. Some of the most valued assistance has been the support extended to deployed service members' families.

K¹² CORNER

Meet K12!

K¹² is the largest provider of online education in America for grades K through 12. Today, many military families have discovered online education as a way to reduce the angst of relocation and bring consistency to their children's education. If a family relocates anyplace in the world, their children's "school" can now go with them.

Latest News:

- [K¹² Teachers Honored](#)

K¹² teachers have been chosen as nine of the fourteen state winners of the second annual American Pioneer of Teaching Award! [Find out more and meet the winners.](#)



- [2010-2011 Enrollment is Now Open!](#)

K¹² has launched enrollment across the country for the 2010-2011 school year. See the [schools in your state that offer the K¹² program](#) and find out how to enroll.

- [Middlebury College and K¹² Team Up](#)

These education leaders will create innovative, high-quality online language programs for pre-college students. Read the full [press release](#)

- [Study Finds Online Students Possess Strong Social Skills](#)

A new study finds that students enrolled in full-time, online public schools possess social skills superior to, or not significantly different than, students enrolled in traditional public schools. Read the [report summary](#).

- To learn more about K¹² 's latest news go to <http://www.k12.com>

Informative Events: Learn About K¹²

- K¹² has great options for online learning. And great, free seminars to learn about them!

Choices, choices! Are you interested in our virtual public schools, now available in over half the States? Want to learn about our outstanding private academy? Perhaps you simply want to purchase a single course to meet a specific need? Or, do you need multiple courses to create your own full-time, at-home curriculum?

K¹² has it all, and the choice is yours. To help you on your educational journey, please review the one-hour, interactive, online seminars below to find out more

When one Guard member was deployed, his employer filled his seat at his sons' sports games. After another service member's family hit hard times during a deployment, his employer stacked gifts under the family's Christmas tree. And during the deployment of a single father, his employer sent his daughters off to school each morning with a wake up phone call. These seemingly small acts have a significant impact on the lives of Guard and Reserve members and their families.

Any employer supportive of its Guard and Reserve employees or their families is eligible for Freedom Award nomination. Past recipients of the award have ranged from a small family-owned farm in Iowa to large corporations, including Chrysler and Microsoft, to public sector employers including the City of Austin, Texas.

The 2011 recipients will be announced in the spring and honored in September at the 16th annual Secretary of Defense Employer Support Freedom Award ceremony in Washington, D.C. Recipients of the 2010 award met with Vice President Joe Biden and Secretary of Defense Robert Gates, and received their awards at a ceremony with special remarks by Hawaii Senator Dan Inouye.

[Click here to submit a nomination.](#)

BUSINESS FEATURE

MFN Helps Businesses Reach Military Families

We all know how the Military Family Network serves military service members, veterans, and their families by providing resources, information and trusted expert and community advice to help them navigate through military life.

But did you know that MFN also helps businesses with their outreach as well? By introducing the military community to trusted businesses, MFN can help you tap into a market that is traditionally hard to reach, but desires your services. And with our new website nearly ready to go, we will offer even more possibilities, both for businesses and the community we serve.



For military and family friendly businesses, we offer a variety of communication services that allow you to promote your programs, products and services while demonstrating your support for our military service members, veterans and their families. MFN encourages its business partners to offer military deals and discounts as their way of thanking our military community for their

Then, simply sign up and attend from the comfort of your own home!

www.k12.com/take-a-peek/information-events/

For more information...

K¹² offers many education opportunities to military families, no matter where you are stationed in the world. Tuition-free, full-time public schooling is available in more than half the states and D.C. K¹² also offers an accredited, full-time online private school and over 200 courses available by direct purchase—including AP®, world languages, and electives. Military families receive a 15% discount on single courses or private school.



For more information, go to <http://www.k12.com/military>, or call 866-667-1262

Military families make great sacrifices. With K¹², your child's education doesn't have to be one of them.

THIS MONTH'S FOCUS

Pearl Harbor Remembrance Day – December 7

[Courtesy of USA.gov]

On the 69th anniversary of the Japanese attack on the U.S. Naval Base in [Pearl Harbor](#), Hawaii we remember thousands of Americans who were killed or injured. This attack prompted the U.S. to declare war on Japan and to become formally engaged in World War II.

In remembrance of this “date which will live in infamy” and America’s role in World War II, numerous monuments and memorials have been erected, including the [USS Arizona Memorial](#) in Pearl Harbor, HI and the [National World War II Memorial](#) in Washington, DC.

International Day of Persons with Disabilities – December 3

[Courtesy of USA.gov]

[International Day of Persons with Disabilities](#) provides an opportunity to celebrate the skills and achievements of those with disabilities and to renew our commitment to pursuing equal protection and benefits for all.

Learn about the [Americans with Disabilities Act \(ADA\)](#) for information about rights and protections; and visit [Disability.gov](#) for employment, housing, education, and other resources for people with disabilities.

service to our nation. And, while MFN can provide the sophisticated marketing reports that you’ve come to expect from your campaigns, your biggest reward will come from knowing that your advertising dollars are taking care of military service members, veterans and their families. In fact, your support saves lives.

For our military community, there are numerous new features to look forward to like improved and simplified navigation, enhanced forums, the ability to add your own blog, and a dedicated server giving MFN much more bandwidth and processing power to provide you with a greatly improved user experience.

You've already seen the ever increasing number of experts in various fields who are coming on board with MFN to give you the information you need. Now, enhanced search and tagging capabilities will make it easier for you to find this information.

And there is so much more. How many times have you read one of our news articles and wanted to respond? Or perhaps you saw an informational piece on our site, and wanted to contribute your own knowledge and experience? Well, now you will be able to! You will be able to leave comments, discuss topics with your fellow community members, easily syndicate the content to your RSS feeds, and a few surprises that, well, our lips are sealed!

So as they say in show-biz: Don't Go Away! There's More to Come!

MONEY, EDUCATION AND EMPLOYMENT

Welcoming Holly Petraeus to the Consumer Financial Protection Bureau Implementation Team

Today, nearly 300,000 American men and women are serving overseas, often in harsh conditions and at grave risk. Read more...

<http://www.militaryfamilynetwork.com/article.php?aid=15568>

Get Help with Your Credit

[Courtesy of USA.gov]

If you're having [trouble paying your bills](#), seek help. You may be able to get the situation under control by developing a budget and contacting your creditors (don't wait until your accounts have been turned over to a debt collector).

If you're not sure how to deal with the situation, consider getting [credit counseling](#). Certified counselors can help you to manage your debt and negotiate better terms with your creditors. Many credit counseling organizations provide advice for free or for an affordable rate, so

[Información para personas con discapacidad](#)

NEWS YOU CAN USE

Enjoy the Holiday Season!

[Courtesy of USA.gov]

USA.gov wishes you a happy holiday season! Visit USA.gov's [Happy Holidays page](#) to help you plan your festivities. You'll find:

[Recipes](#)

[Decoration Safety Tips](#) (pdf)

[Government Ornaments and Gift Ideas](#)

[Free Package Pick-Up from the U.S. Postal Service](#)

[Holiday Shipping Cut-Off Dates](#)

[Air Travel Tips](#)

[Road and Train Travel Resources](#)

[Celebre las fiestas](#)

Access to Affordable Child Care

Have you heard of the National Association of Child Care Resource & Referral Agencies? Neither have almost 80 percent of your Natick Soldier Systems Center colleagues. Read more...

<http://www.militaryfamilynetwork.com/article.php?aid=15516>

Power Strips: Are You Using Them Properly?

The term power strip is the commonly used name to describe two basic types of electrical outlet devices. Read more...

<http://www.militaryfamilynetwork.com/article.php?aid=15513>

FAMILY SUPPORT

DOD Expands Community-based Child Care Options

The Defense Department will launch an initiative early next year aimed at expanding the quality and quantity of community-based child care options for geographically dispersed reserve and active-duty families and for families facing long waits for on-base care. Read more...

<http://www.militaryfamilynetwork.com/article.php?aid=15501>

The "Apps for Healthy Kids" Envelope, Please

Suspense is building in advance of tomorrow's highly anticipated awards ceremony for the "Apps for Healthy Kids" challenge. Read More...

<http://www.militaryfamilynetwork.com/article.php?aid=15462>

Look What's New! Military Family Resources from

beware of organizations that pressure you or charge high fees. The [National Foundation for Credit Counseling](#) may be a good place to start if you're seeking a counselor.

[Consejos para tener y mantener un buen crédito](#)

Under the Law No Social Security COLA for 2011

Monthly Social Security and Supplemental Security Income (SSI) benefits for more than 58 million Americans will not automatically increase in 2011, the Social Security Administration announced today. Read more...

<http://www.militaryfamilynetwork.com/article.php?aid=15602>

Military Personnel & Families Fighting Back Against Identity Theft

Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name. The rigors of military life can compound the problems that identity theft creates.

To learn more about ID theft and how to deter, detect, and defend against it, visit

<http://www.militaryfamilynetwork.com/article.php?aid=15575>

Are you at risk of foreclosure and losing your home?

Few people think they will lose their home; they think they have more time. Here's how it happens.

Read

more...<http://www.militaryfamilynetwork.com/article.php?aid=15576>

VETERANS

Hiring More Veterans to Keep Serving America

Hiring veterans is right, and it's smart. They give our country more than we can ever repay, and they develop valuable skills along the way. Read more...

<http://www.militaryfamilynetwork.com/article.php?aid=15460>

VA Extends Coverage for Gulf War Veterans

Veterans of the first Gulf War as well as current operations in Iraq and Afghanistan now have a smoother path toward receiving health-care benefits and disability compensation for nine diseases associated with their military service, Secretary of Veterans Affairs Eric K. Shinseki announced today. Read more...

<http://www.militaryfamilynetwork.com/article.php?aid=15469>

Update on Cost-of-Living Adjustment for Veterans Compensation and Pension Benefits in 2011

Gift From Within.org!

[Source: Gift from Within]

Joyce writes: "Friends, PTSD is a difficult injury to understand, to tolerate, and to overcome. The goal of this section is to provide information about PTSD for both the Veteran and the military family. It is our hope that the information here lays the groundwork for further exploration into this subject matter and to de-stigmatize, and normalize symptoms of PTSD. We hope you find these materials helpful."

Visit <http://www.giftfromwithin.org/html/military-family-resources.html> to see Gift From Within's newest resources for the military community!

About Gift from Within.org: Gift from Within is a non-profit organization dedicated to those who suffer post-traumatic stress disorder (PTSD), those at risk for PTSD, and those who care for traumatized individuals; develops and disseminates educational material, including videotapes, articles, books, and other resources through its website; maintains a roster of survivors who are willing to participate in an international network of peer support; is designated by the Internal Revenue Service as 501(c)(3) public charity, eligible to receive tax-exempt grants, gifts, and donations.

Gift From Within's compassionate support for survivors of trauma depends on your donations. [Please give freely.](#) Thank you.

Enlist fruits, veggies for good health

When it comes to healthy food recommendations, it's sometimes tough to not sound restrictive by saying "avoid this" or "limit that." The truth is we need to focus more on what to add to our diets to maintain a healthy weight and improve or maintain good health just as much as looking at what to reduce. Read more...

<http://www.militaryfamilynetwork.com/article.php?aid=15608>

TRICARE AND HEALTH

World AIDS Day – December 1

[Courtesy of USA. gov]

It's estimated that 1.2 million Americans are living with [HIV](#), and 20 percent of them don't know it. That's approximately a quarter of a million Americans who are going without treatment and potentially infecting others with HIV.

[World AIDS Day](#)—observed on December 1—is an opportunity to get educated about HIV/AIDS and to take action. Here are the kinds of actions you can take:

[Learn the facts about HIV/AIDS.](#)

Find an [HIV testing site near you](#) and get tested.

The Social Security Administration has announced that no cost-of-living adjustments will be made to Social Security benefits in 2011 because the consumer price index has not risen since 2008 when the last Social Security increase occurred.

Like recipients of Social Security and other federal benefits, Veterans, their families and survivors will also not see a cost-of-living adjustment in 2011 to their compensation and pension benefits from the Department of Veterans Affairs (VA). Read more...

<http://www.militaryfamilynetwork.com/article.php?aid=15589>

VA Urges Veterans to Sign Up for Direct Deposits

The Department of the Treasury announced a new rule that will extend the safety and convenience of electronic payments to millions of Americans and phase out paper checks for federal benefits by March 1, 2013. Officials at the Department of Veterans Affairs (VA) urge Veterans to sign up for electronic payment of their benefits. Read more...

<http://www.militaryfamilynetwork.com/article.php?aid=15587>.

COMMUNITY

Deck the Halls...Falalalala Lalalala! T'is the Season to be Jolly... Falalalala Lalalalaaa!!!!!!

Fantastic friends and family, fabulous food, wonderful decorations, music, entertainment, elves and Santa. Could it get any better? Why, yes it does! Door prizes, silent auctions and gifts galore!! Military Family Network attended and contributed to some really swell holiday parties for Soldiers and their families and we were delighted to see that everyone had a truly enjoyable time. It is simply amazing what Family Readiness Group Leaders, staff and their dedicated volunteers manage to accomplish - and they do it time after time. They are very special people. MFN was equally impressed with the unit camaraderie and how everyone pitched into to help fill the FRG coffers for future activities throughout the new year. So, we have only one thing left to say, Military Community: You sure know how to party!!

DeCA: Are You Eligible to Claim Sunday Premium Pay?



If you are a current or former part-time employee and answered yes to both of those questions, you may submit a claim for a lump sum payment of Sunday premium pay.

<http://www.militaryfamilynetwork.com/article.php?aid=15567>

[Reduce your risk](#) of getting infected.
If you test positive, [seek treatment](#).
Help to [educate others](#) about HIV/AIDS.
[Día Mundial del SIDA - 1ro de diciembre](#)

TRICARE Benefit Enhancements Continued in 2010

The past year was a busy one for TRICARE with expanding coverage to new beneficiary populations, achieving milestones in health information technology and extending innovative programs in 2010. Read more...
<http://www.militaryfamilynetwork.com/article.php?aid=15596>

National Drunk and Drugged Driving Prevention Month

[Courtesy of USA. gov]
Every day in the U.S., drunk drivers kill approximately 36 people and injure about 700.

During [National Drunk and Drugged Driving Prevention Month](#) and throughout the year, do all that you can to prevent tragedies:

- Plan Ahead – Designate someone to drive before going out.
- Take the Keys – Don't allow impaired family or friends to get behind the wheel.
- Be a Responsible Host – Offer alcohol-free beverages and make sure your guests leave with a sober driver.
- Be a Responsible Driver and Passenger – If you or your driver is under the influence of alcohol or drugs, get a cab, take public transit, or call a sober friend or family member to pick you up.

[Mes nacional para prevenir el manejo bajo los efectos del alcohol y las drogas](#)

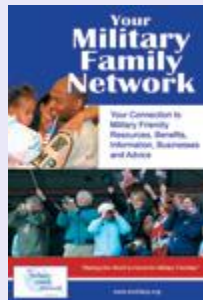
Getting Out of a Funk: Fighting Depression

Everyone has days when they feel sad, low or down. When these days last for two or more weeks; it's time to consider getting help. read more...
<http://www.militaryfamilynetwork.com/article.php?aid=15561>

[MFN Book Club](#)

Your Military Family Network
[Order Your Copy Now!](#)

"Your Military Family Network reference book is the most complete source of information for the active military, veterans and their families that I have seen. At first I just skimmed through it, but when I read the contents and your



[Ask MFN's Military Family Specialist!](#)

Robin is MFN's Military Family Specialist. She is a regular feature to our monthly newsletter to help connect you with solutions to challenges in your military life. So, please meet Robin, a soldier of eighteen years and a family programs specialist. She will be your guide to keeping informed, being prepared and, well, mopping up messes if that's what it takes! You can reach her by emailing connections@militaryfamilynetwork.com for some good old Q&A or you can sit back and keep reading as we introduce some of her fine work right here in MFN's monthly newsletter. So, as they say, "On with the show!"

Dear Robin,

I was told of a program wherein church organizations and others could collect coupons and forward them to various overseas bases for use by military families in the base Commissary. My church would like to participate in such a program but I have not been able to find much in the way of information on the subject. Would you be able to provide any information or direct me to someone or a site that might explain how we could participate? Thank you in advance for any consideration you may be able to give this request.

Thanks, J.M.

Hi J.M.,

Thank you for contacting Military Family Network (MFN) with your request. Earlier this year, MFN tried to help several others who wanted to assist with a project such as yours. What we discovered is that there is no formal system available for collecting and distributing the expired coupons for use at the Commissary. This means that you will need to establish a one-on-one relationship with a person on an overseas base – typically the Family Readiness Group Leader of Army Community Services - to ship your coupons for receipt. A great idea, but a little hard to implement. Please let us know if you discover a better way.

Peace out, Robin

Hey Robin,

J.M. again. My son was able to locate a successful story about a woman who had been sending coupons for years. I made a few calls and found the following information. I hope that it will help you and others interested in supporting military families overseas.

instructions on how to use this book, I realize this book was worth much more than the purchase price. Thank you for providing a helping hand for our military who have sacrificed so much for our freedom. Your book it is a treasure for me and for all military personnel." - Curt M.

[Military Friendly Deals.](#)

The ABSensation: Soldier Engineered Portable Fitness Equipment

Do you do curls without weights? How do you expect to get great abs without weights?

The New Absensation, of course! Its inventor is a deploying Army soldier and ab sensationalist who saw a need for this simple, yet effective fitness device. Its strap was created as a necessity for weight assisted crunches without a gym and for maximum safety. This strap will eliminate the dangerous need to try and balance a dumbbell between your feet!

Get the ABSensation at the introductory price of only \$14.95. To order, visit Absensation or http://cgi.ebay.com/ABSensation-patent-pending-/110574675568?pt=LH_DefaultDomain_0.

Get one today and amaze everyone with your new, ripped, toned and quality abs!

[RELOCATION AND TRAVEL](#)

Most Housing Rates Dip for 2011 as Pay, Subsistence Increase

Most military housing allowance rates will decrease slightly for 2011, but servicemembers will receive, on average, as much or slightly more money than they did this year, Defense Department officials said today. Cheryl Anne Woehr, housing allowance program analyst, said overall rates are fairly stable.

"On average, they'll decrease about six tenths of a percent," she said. Read more...

<http://www.militaryfamilynetwork.com/article.php?aid=15542>.

Low Income Home Energy Assistance Program (LIHEAP)

The Low Income Home Energy Assistance Program (LIHEAP) is a federally funded block grant program that is implemented at the state/territory and tribal level. LIHEAP has been operating since 1982 and its purpose is to assist low-income households, particularly those with the lowest incomes that use a large portion of their income to pay for their immediate energy needs. Read more...

<http://www.militaryfamilynetwork.com/article.php?aid=15498>

Best wishes to all, J.M.

Thanks, J.M.! What a find. Thanks for sharing this information with our community and be sure to thank your new friend, C.E., for us, too. It was very thoughtful.

Thanks, Robin

J.M.'s friend C.E. writes: "Thank you for inquiring about our coupons for the military. We have been doing this community service project for about 10 years and have many people who contribute coupons as well as many people who volunteer to cut, clip, sort, pack and mail. We have one organization who pays for all the postage involved in shipping the boxes.

We find that if we use the medium size flat rate box from the post office, we are able to fill that box and ship it within 12-18 days. This makes sure that our coupons have not expired too long and the military receive coupons that are still for for at least 6-10 months. This is the website where we get our information and addresses for mailing the coupons:

<http://grocerysavingtips.com/expiredgrocerycoupons.htm>

The site recommends that you return frequently to check for updates on the military coupon program since there could be changes in demand, needs and/or participation by different bases.

Once you get into this project, you'll be amazed at all the people who want to help. Wherever I go there are people who know me and have coupons to give me."

Peace out, Robin