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**A MESSAGE FROM YOUR MFN TEAM**

**Happy New Year!**

Military Family Network would like to take a moment to thank all of the individuals, military friendly businesses and organizations that have contributed to our success in 2010 by working with us to ensure the well being of military families. In fact, our success is the success of military families. Our work sometimes places us front and center, and sometimes it takes us behind the scenes. Either way, plan on seeing much more from Military Family

Network in 2011! We have some really exciting things in store for you that will continue to create value for our military families and communities. And, because your voice is important to us, we also invite you to give us ideas, suggestions and information on how Military Family Network can make the world a better home for military families.

Military Family Network has been with you, side-by-side, for the last ten years. You can count on us to be with you this decade, too.

Until Next Month  
(or email us at [connections@MilitaryFamilyNetwork.com](mailto: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](http://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

## K<sup>12</sup> CORNER

### Meet K12!

K<sup>12</sup> 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 anywhere in the world, their children's "school" can now go with them.

### **Latest News:**

- [K<sup>12</sup> Teachers Honored](#)  
K<sup>12</sup> 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!](#)

K<sup>12</sup> has launched enrollment across the country for the 2010-2011 school year. See the [schools in your state that offer the K<sup>12</sup> program](#) and find out how to enroll.

- [Middlebury College and K<sup>12</sup> 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 K<sup>12</sup> 's latest news go to <http://www.k12.com/>

### Informative Events: Learn About K<sup>12</sup>

- K<sup>12</sup> 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?



extended to deployed service members' families. 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.

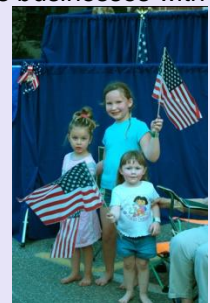
[Click here to submit a nomination.](#)

## 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

K<sup>12</sup> 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. Then, simply sign up and attend from the comfort of your own home!

[www.k12.com/take-a-peek/information-events/](http://www.k12.com/take-a-peek/information-events/)

#### For more information...

K<sup>12</sup> 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. K<sup>12</sup> 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 K<sup>12</sup>, 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

as their way of thanking our military community for their 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!

#### TRICARE AND HEALTH

TRICARE Offers Beneficiaries Money Saving Tips for the New Year

The most common New Year resolutions deal with maintaining good health and saving money. TRICARE allows beneficiaries to do both at the same time. To many, health care is a priority, but so is streamlining health care cost. Military families can reduce their health care costs now and year-round by taking advantage of several money-saving features. Read more...

<http://www.militaryfamilynetwork.com/article.php?aid=15593>

Suicide Prevention Alliance Focuses on Troops, Veterans

A suicide prevention task force for troops and veterans has been added to a national alliance that officials hope will help bring more attention to the issues and offer solutions in the future. Read more...

<http://www.militaryfamilynetwork.com/article.php?aid=15565>

information about rights and protections; and visit [Disability.gov](#) for employment, housing, education, and other resources for people with disabilities.

[Información para personas con discapacidad](#)

## [NEWS YOU CAN USE](#)

### **Final Weeks to Nominate for 2011 Secretary of Defense Employer Support Freedom Award**

The beginning of the new year marks the final two weeks for Guard and Reserve members and their families to nominate supportive employers for the 2011 Secretary of Defense Employer Support Freedom Award. Read More...

<http://www.militaryfamilynetwork.com/article.php?aid=15574>

### **Statement on Department Budget and Efficiencies: As Delivered by Secretary of Defense Robert M. Gates**

Today, I am announcing a number of decisions and measures that mark the next major step in this Department's reform agenda.

First, I will provide an update on our efforts – within the military services, and in the Department as a whole – to generate efficiency savings by reducing overhead costs, improving business practices, or culling excess or troubled programs.

Second, I'll summarize the substantial investments that the military departments will be able to make in high priority capabilities and programs – investments made possible by the savings identified by the service leadership;

And third, I will describe how these reform efforts – if followed through to completion – will make it possible to protect the U.S. military's size, reach and fighting strength despite a declining rate of growth – and eventual flattening – of the defense budget over the next five years. Read more...

<http://www.militaryfamilynetwork.com/article.php?aid=15573>

### **Gates recommends Dempsey as next Army chief of staff**

Defense Secretary Robert M. Gates has recommended to President Barack Obama that he nominate Gen. Martin E. Dempsey to be the next Army chief of staff. Read more...

<http://www.militaryfamilynetwork.com/article.php?aid=15609>

## [MONEY, EDUCATION AND EMPLOYMENT](#)

### **Military Families, Stretching Your Dollars? States May Have Your Money!**

When you join the military, you travel and move frequently. Relocation just becomes a fact of life. So, how many states have you lived in? Is it three, four, six, ten? And, with everything on your mind like planning, organizing, packing, moving and even scouting your new community, isn't it just possible you may have forgotten a thing or two? Like updating someone with a forwarding address? Read more to see if any States owe you money: <http://www.militaryfamilynetwork.com/pay.html>.

### **'It's not a tax!'**

Six-year-old Carla loves the kid-size shopping carts at her commissary, where she "shops" frequently with her mom. She's also fascinated with numbers, so the sales receipt represents a source of wonder to her.

"Look, mommy, your surcharge paid \$5.32 to build a new commissary today," she said. Carla knows something that many commissary shoppers may not: The 5 percent surcharge pays for new commissary construction, renovations and repairs, equipment, and store-level information technology systems, such as checkouts.

Read more...

<http://www.militaryfamilynetwork.com/article.php?aid=15607>

### **IRS Kicks Off 2011 Tax Season with Deadline Extended to April 18; Taxpayers Impacted by Recent Tax Breaks Can File Starting in Mid- to Late February**

The Internal Revenue Service today opened the 2011 tax filing season by announcing that taxpayers have until April 18 to file their tax returns. The IRS reminded taxpayers impacted by recent tax law changes that using e-file is the best way to ensure accurate tax returns and get faster refunds. Read more...

<http://www.militaryfamilynetwork.com/article.php?aid=15612>

## [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**

### **Wars, People, Balancing Risk Top Chairman's 2011 Guidance**

The chairman of the Joint Chiefs of Staff's guidance for 2011 charts the way forward in America's wars, in improving the health of the force and in balancing global risks. Read more...

<http://www.militaryfamilynetwork.com/article.php?aid=15569>

### **Plan Ahead to Stay Safe During the Winter Months**

The next several months will bring colder temperatures and, in many areas, TRICARE beneficiaries will have to deal with snow and ice. Snow and ice covered roads and sidewalks can make a winter walk in the park or just across the street treacherous. Read more...

<http://www.militaryfamilynetwork.com/article.php?aid=15594>

## **FAMILY SUPPORT**

### **Nominations Open for Military Child of the Year Award**

A nonprofit organization is giving Americans the chance to sing the praises of a group often called the nation's unsung heroes: military children. Read more...

<http://www.militaryfamilynetwork.com/article.php?aid=15604>

### **Scholarships for Military Children Program opens Dec. 7**

As families and friends come together to celebrate their favorite winter holidays, it's also time for parents to remind students to apply for the 2011 Scholarships for Military Children program.

Scholarship applications will be available Dec. 7 in commissaries worldwide and online – Visit [Commissaries.com](http://www.commissaries.com), choose the "News & Info" tab in the navigation bar and then the "Scholarship Info" tab. Applications are also available on

<http://www.militaryscholar.org>. Read more...

<http://www.militaryfamilynetwork.com/article.php?aid=15606>

### **Look What's New! Military Family Resources from 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."

[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 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**

### **VA Launching New Personalized Veterans Health Benefits Handbook**

The Department of Veterans Affairs (VA) is piloting new, personalized Veterans Health Benefits Handbooks. The handbooks are tailored to provide enrolled Veterans with the most relevant health benefits information based on their own specific eligibility. In essence, each handbook

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

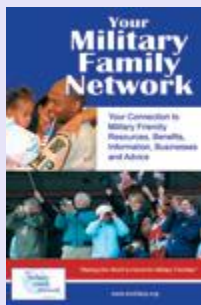
About Gift from Within.org: Gift from Within is a non-profit organization dedicated to those who suffer post-traumatic stress disorder (PTSD), those at risk for PTSD, and those who care for traumatized individuals; develops and disseminates educational material, including videotapes, articles, books, 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.

### [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 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!

will be written for the individual Veteran. Read more...  
<http://www.militaryfamilynetwork.com/article.php?aid=15584>

#### **VA Testing Quicker Ways to Access Medical Records**

The Department of Veterans Affairs (VA) is working to significantly reduce the average time needed to obtain health-care records from private physicians with the help of a private contractor and the Internet to speed claims decisions. Read more...

<http://www.militaryfamilynetwork.com/article.php?aid=15585>

#### **VA's Homeless Intervention Program Nears Roll Out**

A homeless-prevention program by the Department of Veterans Affairs (VA), which seeks to help Veterans and families who are on the verge of becoming homeless, has moved closer to implementation. The program marks the first time that VA will fund services for the spouses and children of Veterans at risk of becoming homeless. Read more...

<http://www.militaryfamilynetwork.com/article.php?aid=15586>

### [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!!

#### [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](mailto: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

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](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**

### **Let LowVARates Keep You Informed!**

[LowVARates.com](http://LowVARates.com) has over 20 years of experience working with active and retired military home owners. We have built a solid reputation as a company that gives back to those that have served this country.



[LowVARates.com](http://LowVARates.com) is easy to use and a very informative website that allows you to access all of the latest information regarding VA home loans. We are not a lender and we are not affiliated with any government agency, including the Department of Veterans Affairs. We bring approved VA lenders and eligible veterans together so that getting a loan is as easy as possible.

We invite you to use [LowVARates.com](http://LowVARates.com) not only to apply for your VA loan, but to also keep up to date with all of your hard-earned VA loan benefits.

in MFN's monthly newsletter. So, as they say, "On with the show!"

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](mailto: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 just returned from a Yellow Ribbon event - my husband will be deploying soon - and I learned about a program that will provide activities for my children while he is away. Problem is, I can't recall the name of the program or how to reach them. Do you know the program I mean or maybe something like it?

**Thanks, Gina**

### **Hi Gina,**

There are several programs that I know about that fit your description so I'll throw a few of them out to you in the hopes that one of them will jog your memory or serve your need. Our Military Kids is an organization that provides up to a \$500 grant for a child's activities or tutoring when a National Guard or Reserve parent is deployed. The request is easy to make and the organization submits the funds directly to the provider. Visit [Our Military Kids](#) to learn more. Another organization that provides activities for children (and adults!) is Armed Services YMCA or ASYMCA. Their programs are provided to eligible military families and active duty personnel with access to youth development, family strengthening, and health and well-being programs through memberships at community YMCAs nationwide. Membership fees are underwritten by the DoD and administered through Military OneSource. Visit [ASYMCA](#) to learn more and to review program eligibility requirements. And finally, Morale, Welfare and Recreation Command has a number of programs, activities and events for military families.

**Peace out, Robin**